



## **Practical Protection Podcast - S7 Ep 10 - Lung Cancer (40 mins CPD)**

Hi everyone. We have Matt Rann back with us and we are focusing upon lung cancer and the possible options for protection insurance. The best options for life insurance are usually when the lung cancer has been caught early before it has managed to significantly grow and unfortunately only 16% of cases fall into this.

We are talking about how lung cancer is more likely to be diagnosed in older generations, particularly more in the ages of 70 and over. You might not have many clients that are this age, but it's important to know what the potential outcomes are especially if you are working in more of the high net worth space where inheritance tax and gift planning is being advised on.

With 43k people diagnosed with lung cancer each year in the UK, this is a condition that is worth knowing about.

Three key takeaways:

- If a person has had lung cancer and is a smoker their cover will need to be placed with specialist insurers
- Matt takes us through what the staging and grading of lung cancer means, as this is an essential part of the underwriting decision process
- We talk through the potential underwriting outcomes for life insurance, critical illness cover and income protection for a person that has had lung cancer.

Next time Roy is back with me and we also have Lee Robertson returning as a guest. We will be providing insights into the insurance market and our thoughts on changes that we would like to see.

Listen to the episode here: <https://practical-protection.co.uk/lung-cancer/>

Don't forget to claim your CPD certificate once you have listened to this episode: <https://practical-protection.co.uk/claim-your-cpd/>

Our certificates are accredited by CPD UK, through our sponsor [Octo Members](#).

Please don't worry if your work systems are not kept on the CPD form (it's a google form). Contact me on social media or through the website and I will be able to issue the certificate directly to you.

If you want to know more about my protection training course (13 hours CPD) and protection competency exam (1 hour CPD), please feel free to get in touch.