**CRITICAL ILLNESS POLICY VS SKIN CANCER**

Meta Description:

Skin cancer is on the rise in young wealthy people; here’s how you can mitigate it.

Keywords:

skin cancer, cancer insurance, life insurance for cancer, critical illness policy for skin cancer

Skin cancer:

Skin cancer is often a locally destructive malignant (or “cancerous”) growth of skin cells. Their origins can be traced back to the epidermis – the superficial, external layer of the skin. Unlike cutaneous malignant melanoma, skin cancer seldom spreads to other parts of the body – called metastasis – and in turn, grow into a life-threatening disease. It is of three types – basal cell carcinoma, squamous cell carcinoma, and melanoma. Of these, melanoma is the least common, followed suit by even rarer cases of lymphoma, Merkel cell cancer, and sarcoma.

Skin cancer statistics:

New data from Cancer Research UK has found that there is a one-in-fifty-five risk for a person to develop skin cancer during their entire lifetime. More than thirteen thousand Brits have been diagnosed with malignant melanoma, the most serious type of skin cancer. An unusual aspect of its rise is that it is a disease of the young and the wealthy. It is almost double in number when it comes to diagnoses for people aged under fifty. The rise of malignant melanoma is fastest in teenagers and people in their twenties. A key trigger for this disease is exposure to severe sunburns, sunbeds, and increased incidences of foreign trips, travels, and holidays.

Life insurance for cancer:

While there is no cancer insurance per se, the only way to ensure and ease your mental burden when it comes to being diagnosed with skin cancer is to make sure that such illnesses are covered under your critical illness insurance policy. Taking out a critical illness policy for skin cancer is not possible, as it comes with the basic diseases ensured, and special requests can be made to underwrite much more severe diseases.

Insurers state that 67% of those diagnosed with skin cancer are usually at early stages, making it easier to treat. Hence, critical illness policies may only cover more serious types of skin cancer, such as those that have metastasized to other parts of the body.

Insurance expert Gwilym Pugh states that this data is not just about obtaining the critical illness cover for you and your family, but also for you to take care of yourselves on a hot day.