

Insurance Guide

If you have a family history of breast or ovarian cancer, **you may consider genetic testing for the predisposing BRCA1 and BRCA2 genes**. However, there is a lot of confusion and anxiety about whether knowing the results of this test could influence your insurance policy. A large amount of legal and insurance information can be wordy and just plain confusing but don't worry, we've done the research for you!

Do everything you can to get your body in the best physical shape possible to allow it to cope and recover from the surgery.

Consider getting a blood test with your General Practitioner to check your iron, vitamin levels etc. and take supplements if required, and book in an appointment with your Chiropractor or Physiotherapist if you think they can help you.

Stop smoking, stop/cut down drinking alcohol, lose weight, exercise and in particular improve your core strength – having a strong core helps so much getting in and out of bed when you can't use your arms to push or hold your weight.

Use your BRCA/high risk status and decision to have a mastectomy as motivation.



Genetic Testing Standard #11 (2005)

Applicants will not be requested to undertake a genetic test by an applicant (for new, or changing existing policies), however the applicant must disclose their result (if known) and their genetic relative's test result (if known).



Family History Standard #16 (2011)

Questions in the personal disclosure statement in insurance applications about a family medical history and genetic test results will now only relate to first degree relatives.

As this is a commercial contract, insurance agencies are by law allowed to use this information to discriminate, due to an exemption under the **Disability discrimination Act**. Their practice in regard to genetics is governed by Standards of Practice that are compulsory, and which were developed by the Financial Services Council and endorsed by the **Australian Government's Securities and Investments Commission**. Once issued, if premiums are paid, the policy stands for the period of cover, regardless of any new health information that becomes known to the applicant. So what does this all mean? Basically, if you or any of your first degree relatives (parents, siblings or children) have had a genetic test you must disclose it's results. This can be used to determine the extent to which you are covered and may affect the premiums incurred. However, the company cannot request a test to be done, and once you are insured you can have a genetic test without it impacting your policy.