

# Right to be forgotten

## Information document - Guaranteed income insurance<sup>1</sup>

A legal provision ensures that former cancer patients can more easily gain access to guaranteed income insurance.

If you apply for an individual insurance policy from January 1, 2025 or if you join a policy taken out by your employer from that date, a “Right to be forgotten” applies in certain cases. This arrangement also applies when you apply for additional guaranteed income coverage within another insurance policy, such as life insurance.

### Cancer can be forgotten after 5 years<sup>1</sup>

When applying for guaranteed income insurance, you are required to provide information about your health condition to the insurer. In practice, this is done through a medical questionnaire that you must complete.

However, if you have had cancer, you are **no longer required to disclose this** to your insurer **provided that** your successful treatment ended more than 5 years ago, you have not relapsed during that period and you have not been incapacitated for work as a result of your cancer. If the insurer nevertheless becomes aware of your cancer, they may not take this into account when assessing your application. Under these circumstances, your cancer history cannot be a reason for the insurer to charge an additional premium or refuse coverage.

The 5-year period starts from the date the treatment was successfully completed. Active cancer treatment such as surgery, radiotherapy and/or chemotherapy must be fully completed and no further treatments should be required. Hormonal therapy is an exception to this rule. There must also have been no recurrence of the cancer.

**Important:** Only your cancer condition does not have to be reported after the 5-year period. However, **symptoms or conditions resulting from your cancer or its treatment<sup>2</sup>** must still be disclosed to the insurer, who may take them into account when assessing your application. You do not have to mention that these symptoms or conditions are the result of cancer.

If, at the time of applying for guaranteed income insurance, you have a permanent incapacity for work as a result of your cancer, the insurer may exclude this incapacity. This “pre-existing” incapacity cannot be insured and does not entitle you to benefits.

If you are unsure whether you must disclose your cancer history to your insurer, you should first seek advice from your treating physician. They are most familiar with your medical situation and can best assess whether you qualify.

You can of course always contact us if you would like additional information about the “Right to be forgotten”.

<sup>1</sup> This 5-year period applies since January 1, 2025.

<sup>2</sup> For example, consider heart or lung conditions that may occur after chemotherapy or radiation treatment.