

Disclosure of past cancer history in insurance applications



As a follow up to the Insuralex legal network European annual conference in November 2022 regarding the “right to be forgotten” relating to cancer survivors, Insuralex has produced a free directory. This could be potentially relevant to insurance covers where details of history of cancer could be asked in the application form.

In February 2022, the European Parliament called on EU Member States to introduce a “right to be forgotten” for cancer survivors in their Member State laws by the end of 2025 when applying for insurance as well as mortgages and loans. France was the first country to introduce legislation in 2016 and relaxed its laws further in 2022. Developments in the EU are being monitored in the UK.

As the EU Member States each consider how to address perceived discrimination in access to insurance and financial services, will a Code of Conduct provide a more flexible answer? Providing affordable insurance cover across a broad range of insurance providers in the future for cancer survivors using ‘pooling of risk’ is key, and a flexible approach, whilst taking into account medical advancements, could be the better way to seek to achieve this.

The Insuralex directory provides:-

- a summary of steps taken, as at the end of November 2022, in all the jurisdictions of the European region Insuralex members (including the UK), and
- links to existing and available draft legislation to help monitor developments.

The free directory can be accessed via the Insuralex website:-

<https://Insuralex.com/report-right-forgotten-cancer-survivors/>

or via LinkedIn

<https://www.linkedin.com/feed/update/urn:li:activity:7009413761727926273>

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Any questions

If you have any questions regarding the insurance-related issues highlighted in this article, please get in touch with [Helen Tilley](#).



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