



Moving forward

A guide to Mortgage Protection Insurance for cancer survivors

Understanding your rights under the Insurance
(Disregard of Certain Medical History and
Miscellaneous Provisions) Act 2026

About this Act

The Insurance (Disregard of Certain Medical History and Miscellaneous Provisions) Act 2026 provides legal protections for certain cancer survivors applying for Mortgage Protection insurance in respect of their principal private residence. The Act aims to ensure fair treatment regarding access and affordability of Mortgage Protection insurance for cancer survivors.

Throughout this guide, we use the term “Mortgage Protection” to mean Mortgage Protection insurance.



Under the Act, a disclosed cancer diagnosis will be disregarded where:

- the application is for Mortgage Protection in connection with a mortgage on a principal private residence,
- the insurance cover sought is for €650,000 or less, and
- treatment for cancer ended at least five years before the date of the application.

It's important to note that, even where the Act applies to your application, you must still answer all application questions fully, including those relating to cancer. However, where the Act applies, a previous cancer diagnosis will not be taken into account when assessing your application.

The Act applies to the first €650,000 of Mortgage Protection per applicant and not to any other product or type of cover.

What is specifically meant by ‘treatment for cancer’?

When we say treatment for cancer has ended, we mean:

- **that the applicant is in complete remission, and**
- **any active treatment has ended.**

A cancer survivor's treating oncologist determines whether they are in complete remission. This includes the absence of signs and symptoms related to a cancer diagnosis which may be determined by, but not limited to, physical examination, radiological investigation, and serum biomarkers.

Active treatment means the use of surgery, radiation therapy, chemotherapy, biological agents, immunotherapy, bone marrow transplant or any evidence-based medical approaches to cure a cancer.

Active treatment does not include anti-hormonal medications, or any form of preventative therapy or medicine designed to reduce recurrence risk following complete remission.

Case study examples

To help you understand how these protections work, we've provided some examples below. Your Financial Broker can advise you on your own personal circumstances and explain how the legislation may affect you.



Andy is 43 and is applying for Mortgage Protection through his Financial Broker. He has a history of skin cancer and no other health issues. It's more than five years since he received cancer treatment. His last treatment ended five years and one month ago.

Andy is buying a home where he will live (it will be his principal private residence) and needs a Mortgage Protection policy of €650,000 for his mortgage loan.

Andy's Financial Broker applies to Royal London Ireland for a Mortgage Protection

life cover policy of €650,000. As part of the standard application process, Andy will be asked when his cancer treatment ended. Once he confirms that treatment ended five years ago or more, some additional questions will be asked to confirm whether the criteria set out in the legislation have been met (for instance, whether or not the home will be his principal private residence). Once those criteria have been met, Andy's history of cancer will not be taken into account and he will be offered cover at standard rates.



Michael, age 39, is applying for a Mortgage Protection policy through his Financial Broker and has a history of bowel cancer. It was 11 years ago when Michael was diagnosed and completed his treatment. As part of his routine follow-ups with his specialist, Michael is due to have a colonoscopy in three months.

Michael is taking out a mortgage for €420,000 and plans to live in his new home permanently. He needs a Mortgage Protection policy, and his Financial Broker applies for one on his behalf with Royal London Ireland.

As part of the standard application process, Michael will be asked some questions about his

history of cancer, along with some questions to determine whether the Act applies to his application. As Michael's cancer treatment ended more than five years ago, his application is for less than €650,000 and his mortgage loan relates to his principal private residence, his application falls within the scope of the legislation. Although his colonoscopy is being done because of his history of cancer, he should still disclose this on his application, even if he has no symptoms or concerns.

Royal London Ireland will defer a decision on Michael's policy application until the outcome of his colonoscopy is known.



Michelle is 46 and through her Financial Broker is applying for a Mortgage Protection policy for €300,000 related to a mortgage loan for a property that she plans to live in. She has a history of breast cancer which was successfully treated with surgery and chemotherapy, leading to complete remission eight years ago.

To reduce the risk of a recurrence, her specialist prescribed a course of treatment called Tamoxifen and this ended three years ago.

Michelle also had an operation to remove her ovaries three years ago to further reduce her risk of developing related cancers.

Michelle's broker completes her application, fully answering all relevant questions. As Michelle's cancer treatment ended more than five years ago, the Act applies to her application and her history of cancer will not be taken into account when assessing her application. Tamoxifen and the surgical removal of her ovaries are preventative treatments designed to reduce the risk of recurrence and therefore do not affect how her application is assessed under the legislation.

Frequently Asked Questions

This section aims to answer some of the more frequent questions people have about this Act. It's not an exhaustive list though so if you have a question that isn't covered, please get in touch. **Your Financial Broker can also provide tailored advice based on your specific circumstances.**

What is the purpose of this legislation?

The purpose of the legislation is to improve access to Mortgage Protection for cancer survivors. It aims to provide a faster, more streamlined process for impacted cancer survivors and ensure availability and affordability of Mortgage Protection for as many consumers as possible.

Under what circumstances will a cancer diagnosis be disregarded and not used to underwrite a policy?

There are three conditions that must be met before a person's history of cancer is disregarded when assessing an application for Mortgage Protection.

- 1 The application is for Mortgage Protection in connection with a mortgage on a principal private residence.
- 2 The amount of cover being applied for is €650,000 or less.
- 3 Treatment for cancer ended at least five years prior to the application.

What type of life assurances are covered by the Act?

Only Mortgage Protection policies are included.

How much Mortgage Protection can be covered by the Act?

€650,000 is the maximum amount of cover that qualifies under the legislation. However, with Royal London Ireland, you can apply for a single policy for any sum assured and we will apply the terms of the Act to the first €650,000 of cover. Normal underwriting criteria will then apply to any amount above €650,000.

Does my application for Mortgage Protection meet the criteria of the Act if my treatment ended 4 years and 6 months ago?

The Act applies only where treatment for cancer ended at least five years before the date of application.

I would like to apply for a decreasing term assurance policy, for €300,000, as personal life cover. Would the Act apply to the application?

No. The life cover must be for Mortgage Protection for your principal private residence, as specified in the Act. As this policy would be used for personal cover, rather than connected to a mortgage loan, the Act would not apply to the application.

I already have a policy for my principal private residence and I'm taking out a mortgage on an investment property. Would an application for cover of €650,000 on my investment property meet the criteria of the Act?

No. As the mortgage is not for your principal private residence, the Act does not apply to the application.

I was diagnosed with breast cancer when I was 28 and had surgery, followed by chemotherapy which ended eight years ago. However, I was on Tamoxifen until three years ago. When Royal London Ireland asks when I last had treatment, what date do I give?

The date that you finished your chemotherapy treatment will be regarded as the date of your last treatment. So that is the date you should provide. Treatment is defined as therapies that are designed to cure cancer (such as surgery, chemotherapy, radiotherapy etc.). Therapies designed to reduce the risk of recurrence, such as anti-hormonal treatments like Tamoxifen, are not included as a treatment under the Act.

Get in touch

If you have any other questions about this Act or about applying for a policy in general, please get in touch with us, or for tailored advice, please contact your Financial Broker.