

Insuring your breast assets

 By [Robyn Farrell](#)

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It is estimated that 8,676 women will be affected by breast cancer in 2015 [1]. With October earmarked as Breast Cancer Awareness Month in South Africa, this is a time where we remember the women who have battled the disease and also consider the ways that we can protect ourselves.

There is a belief that breast cancer only affects older woman, however, increasingly women in their 20s and 30s are being diagnosed. Getting tested early and adopting healthy lifestyle choices will of course lower your risk of contracting the disease, but women also need to understand the importance of proactively insuring themselves based on the specific risks they face.

Think about it. Your health and wellbeing is in fact your best asset, one that you need to celebrate and on in which you should invest. Certainly, this investment begins with planning for your health and financial wellness.

As women move through their different life stages, it becomes essential to manage overall health. Unfortunately, this is often neglected due to other life commitments.

An Australian[2] study has found that breast screening can help women halve their risk of dying from breast cancer. The key is to detect the cancer early. Go for annual medical check-ups and ask for a breast examination. Get into the habit of checking your breasts regularly. There are various websites that teach women how to conduct a [self examination](#).

Remember that pre-emption is better than cure. Regular visits to the doctor can help identify and treat infections as well as identify early signs of more serious illness or dreaded diseases. Your body is a gift that should be treasured and you should celebrate it by taking care of your health as a priority.

There's nothing to stop you ensuring your breast assets

It's not just Hollywood stars who get to insure their legs, butts, and boobs. What is stopping you as a woman to ensure that your breast assets are protected? According to CANSA, one in 28 South African women will be diagnosed with breast cancer in her lifetime[3].

So whether you are the sole breadwinner, a contributor to the monthly household income or a stay-at-home mom, the void left when you are no longer able, or around, to perform your role of provider and care-giver is deeply felt by all members of the family. Therefore, it is our responsibility to take care of the future proactively.

Due to advances in treatment, breast cancer mortality has dropped quite significantly. However, there's no denying that surviving a disease like breast cancer will impact all aspects of your life, including on your financial wellbeing.

The advantage of dreaded disease insurance cover in this instance will reduce the impact of the lifestyle changes that may occur. This type of cover, in essence - will pay out when the insured is diagnosed with a critical illness. The payment could then be used to replace your income, cover living expenses, car instalments, bond repayments and any medical expenses not covered by your medical aid, for example a home nurse.

Like everything in life, your body needs routine maintenance. If you keep it in good condition you can live a longer happier life, spent with those you love. Make time to look after yourself and plan for the future and you will reap the long-term benefits.

Remember to wear your pink ribbon this October in support of Breast Cancer Awareness Month.

[1] <http://www.looklocal.co.za/looklocal/content/en/bedfordview-edenvale/bedfordview-edenvale-lifestyle-health-fashion-and-beauty?oid=4860992&sn=Detail&pid=4111075&Think-pink-and-teal-all-year-round>

[2] <http://theconversation.edu.au/screening-can-halve-the-chance-of-breast-cancer-death-study-9380>

[3] <http://mg.co.za/article/2012-07-11-casting-a-new-light-on-breast-cancer>.

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