

## PRESS RELEASE

# BNP Paribas Cardif facilitates property ownership for prostate, testicular or breast cancer survivors

BNP Paribas Cardif has taken a major step to improve access to credit for people who have successfully fought prostate, testicular or breast cancer. These people can now take out credit protector insurance (CPI) when they purchase real estate, and for either personal or professional use, without any premiums surcharge or exclusionary clauses, and without having to wait for the end of the five-year waiting period stipulated in France's "droit à l'oubli" ("right to be forgotten") legislation.

Nearly 550,000 men in France were covered by the national health insurance system in 2021 following a diagnosis of prostate cancer – the most common cancer among men, accounting for 25%<sup>1</sup> of male cancers. Testicular cancer mainly affects men aged 15 to 45<sup>2</sup>, while breast cancer represents 33%<sup>3</sup> of female cancers.

Given this situation, BNP Paribas Cardif is facilitating access to property loans, ensuring that people who have completed active cancer treatment and do not have any other medical condition can benefit from standard insurance rates for loans of up to one million euros, without any extra premiums or exclusions. This measure is applicable for all creditor insurance policies distributed in France for the acquisition of real estate and for either personal or professional use.

Creditor insurance strengthens customer protection by guaranteeing the repayment of monthly loan instalments if the borrower is obliged to take sick leave. This insurance also covers repayment of outstanding loan principal in the event of death, disability, work incapacity and/or loss of employment. BNP Paribas Cardif is pursuing its mission of making insurance more accessible by going beyond the recommendations of the AREAS agreement on insurance coverage for people with serious or aggravated health risk to better support its policyholders in the face of life contingencies. For more than 15 years, the insurer has regularly taken medical advances into account and introduced concrete changes that simplify access to creditor insurance. These measures have already been implemented for people suffering from asthma, Parkinson's disease, gestational diabetes, paraplegia, tetraplegia and inflammatory bowel disease (IBD) such as Crohn's disease or ulcerative colitis. In December 2024, terms for improved access to borrower insurance were also extended to people living with HIV whose viral load is undetectable at the time of insurance subscription.



*"Our priority has for many years been to provide better coverage for our customers and protect them against unexpected life events, while helping them pursue plans for real estate purchases. After recently making it easier to obtain borrower insurance for people with inflammatory bowel disease or people living with HIV whose viral load is undetectable, we are marking further progress today. Our new measures enable people who have had prostate, testicular or breast cancer and who have completed their therapeutic protocol to take out insurance without additional premiums or exclusionary clauses. We're extremely proud of this significant step forward," says Fabrice Bagne, BNP Paribas Cardif Deputy Chief Executive Officer, France.*



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## About BNP Paribas Cardif

BNP Paribas Cardif is a world leader in bancassurance partnerships, providing its customers with products and services that let them realise their goals while protecting themselves from unforeseen events. BNP Paribas Cardif is committed to having a positive impact on society and to making insurance more accessible. A subsidiary of BNP Paribas, the insurer has a unique business model anchored in partnerships. It creates solutions for more than 500 partner distributors in a variety of sectors – including banks and financial institutions, automotive sector companies, retailers and telecommunications companies – as well as for financial advisors and brokers who market the products to their customers. With a presence in 30 countries and strong positions in Europe, Asia and Latin America, BNP Paribas Cardif is a global specialist in personal insurance, the world leader in creditor insurance\* and a major contributor to financing for the real economy. With 9,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €36.4 billion in 2024.

Follow the latest news about BNP Paribas Cardif on LinkedIn, X or at [www.bnpparibascardif.com](http://www.bnpparibascardif.com)

\*Source: Finaccord – 2024

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<sup>1</sup> Source: "Comprendre le cancer de la prostate" ("Understanding Prostate Cancer") | [ameli.fr](http://ameli.fr) | Assuré (French national health insurance system online platform)

<sup>2</sup>Source : "Survie des personnes atteintes de cancer en France métropolitaine 1989-2018 - Testicule, tous cancers" | [www.santepubliquefrance.fr](http://www.santepubliquefrance.fr) (Cancer survival rates in mainland France 1989-2018 – Testicular, all cancers)

<sup>3</sup> Source: "Comprendre le cancer du sein" ("Understanding Breast Cancer") | [ameli.fr](http://ameli.fr) | Assuré



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