

Article: Skin cancer

Content notes:

The following blog has been prepared by TAL. It is available to use in white-label format for communications and is designed to provide information on positive ways to improve wellbeing.

While all care has been taken to ensure that the information provided is current at the date of this publication, neither TAL nor its employees accept liability for any loss or damage caused as a result of reliance on the information. You should consider your own obligations and requirements when deciding the appropriateness of this blog including any appropriate disclaimers, and how and who it makes it available to.

AUDIENCE	Australians who may be uncertain about skin cancer risk and effective sun protection, particularly those influenced by common misconceptions.
COMMUNICATION OPPORTUNITIES	White-label myth-busting content for seasonal health campaigns, newsletters, websites and general education.
MESSAGE	Skin cancer can affect anyone. Understanding the facts about UV exposure, sunscreen, skin checks and vitamin D can help people make informed sun-safety decisions.
INSIGHTS	More than half of Australians underestimate how common skin cancer is. TAL research found that 70% base their sun-protection habits on the weather, 72% associate sunny days with higher UV levels, 49% protect their skin when the sun is out and only 6% do so when it is cloudy or raining. Two in three Australians will be diagnosed with skin cancer in their lifetime, and UV overexposure causes up to 95% of melanomas.
ASSOCIATED ASSET/S	Six misconceptions about skin cancer article; TAL SpotChecker ; and TAL's Health Connector .
CTA	Visit TAL SpotChecker to learn how to self-check your skin and find information about booking a skin check with a local GP.
LAST UPDATED	October 2026

Six misconceptions about skin cancer

Skin cancer is common in Australia, but myths about ultraviolet (UV) radiation, sunscreen and skin checks can make it harder to know how to protect yourself.

TAL research found that more than half of Australians underestimate how common skin cancer is. Understanding the facts can help people make sun protection part of their everyday routine.¹

TAL's General Manager, Health Services, Dr Priya Chagan, helps to set six common misconceptions straight.

Myth 1: Sun damage only happens on sunny days

UV radiation can still reach damaging levels on cloudy, cool or rainy days, so check the UV Index rather than relying on the weather. Use sun protection when the UV Index is 3 or above.²

TAL research found that 70% of Australians base their sun protection habits on the weather rather than UV levels.¹

- The research found that 72% of Australians associate sunny days with higher UV levels, even though UV radiation can penetrate cloud and damage skin.^{1,2}

¹ TAL. Survey conducted by Edentify Pty Ltd on behalf of TAL in October 2024 with a nationally representative sample of 1,000 Australians aged 18 and over.

² Cancer Council Australia. *What you need to know about UV*. 2026.

- Nearly half of Australians (49%) said they protected their skin when the sun was out, but only 6% said they did so when it was cloudy or raining.¹

This matters because... Two in three Australians will be diagnosed with skin cancer in their lifetime, and overexposure to UV radiation causes up to 95% of melanomas.³

Myth 2: A higher SPF means you can stay in the sun longer

A higher SPF does not mean you can stay in the sun longer or skip reapplying sunscreen. Regardless of the SPF, sunscreen should never be used to extend the amount of time you spend in the sun.⁴

Apply sunscreen 20 minutes before going outdoors and reapply it every two hours, as well as after swimming, sweating or towel-drying. Water-resistant does not mean waterproof.⁴

For days spent mostly indoors, cosmetics labelled SPF30 or higher may provide protection from incidental exposure if applied correctly. If you will be outdoors for an extended period, use a broad-spectrum, water-resistant SPF50 or SPF50+ sunscreen.⁴

Myth 3: People with darker skin cannot get skin cancer

People of every skin type can develop skin cancer. Darker or olive-toned skin may be less likely to burn than fair skin, but overexposure to UV radiation can still cause skin damage and increase the risk of skin cancer.⁵

Whatever your skin type, get to know what is normal for your skin and speak to a doctor about any new or changing spots.^{5,7}

Myth 4: Sunscreen is the only protection you need

Sunscreen plays an important role, but it does not block all UV radiation and should not be used on its own. When the UV Index is 3 or above, combine sunscreen with other forms of sun protection.^{2,4}

When the UV Index is 3 or above, Cancer Council recommends using all five forms of sun protection:^{2,4}

1. **Slip** on sun-protective clothing
2. **Slop** on broad-spectrum, water-resistant SPF50 or SPF50+ sunscreen
3. **Slap** on a broad-brimmed hat
4. **Seek** shade when possible
5. **Slide** on sunglasses.

In Australia, therapeutic sunscreens are regulated by the Therapeutic Goods Administration. These products must meet requirements for permitted ingredients, manufacturing, testing, labelling, safety, quality and effectiveness. Look for an AUST L or AUST R number on the label.⁶

Choose a broad-spectrum, water-resistant SPF50 or SPF50+ sunscreen that is listed on the Australian Register of Therapeutic Goods.^{4,6}

Check the expiry date and storage instructions. Sunscreen that has expired or has been stored incorrectly may not provide the protection shown on the label.⁴

Myth 5: Checking your own skin means you do not need medical advice

Get to know what is normal for your skin and check it regularly for new or changing spots. If you notice a change or are concerned about your risk, speak to your doctor.⁷

People at higher risk may be advised to have regular professional skin checks. A doctor can examine areas that may be difficult for you to see and advise whether any spots need further assessment.⁷

Some GPs and skin cancer clinics bulk bill, while others charge a fee. Ask about the cost and any Medicare rebate when booking your appointment.⁸

Myth 6: Unprotected sun exposure is needed to avoid vitamin D deficiency

Vitamin D is important for bones, muscles and overall health. However, deliberately spending time in the sun without protection is not recommended as a way to increase vitamin D levels.

For many people, regular incidental sun exposure is enough to maintain adequate vitamin D levels. When the UV Index is 3 or above, this may be only a few minutes outdoors on most days. If you are concerned about vitamin D deficiency, speak to your doctor rather than deliberately spending time in the sun without protection.⁹

The simplest place to start is to check the UV Index each day, use all five forms of sun protection when it reaches 3 or above, and get to know what is normal for your skin. Speak to your doctor if you notice a new or changing spot or have questions about your individual risk.

³ Cancer Council Australia. *Skin cancer incidence and mortality*. 2026.

⁴ Cancer Council Australia. *Sunscreen advice and Preventing skin cancer*. 2026

⁵ Australian Radiation Protection and Nuclear Safety Agency. *Sun exposure and health*. 2026

⁶ Therapeutic Goods Administration. *Sunscreens*. 2026

⁷ Australian Government Department of Health, Disability and Ageing. *Skin cancer screening position statement*. 2026

⁸ Services Australia. *Bulk billing*. 2026.

⁹ Cancer Council Australia. *Vitamin D*. 2026.

Need support? Where to find help

To learn how to self-check your skin and book a skin check at your local GP, head to [TAL SpotChecker](#).

You'll also find stories of everyday Australians who have experienced skin cancer, along with a range of other invaluable resources to help you prepare your family to be sun savvy this summer.

For additional health and wellbeing resources, you can also visit [TAL's Health Connector](#), which provides access to health programs and a wide range of free and low-cost government and community services.

DISCLAIMER [please add to your post]

(Insert disclaimer)

Important Information

Any health, medical, diet and nutrition and fitness contained in this blog post is not a substitute for advice from a qualified medical or other health professional. It is not intended to diagnose, treat, cure or prevent any health problem. Always consult your medical practitioner or other health professional in relation to any medical issue or concern, before changing your diet, starting an exercise program, or taking medication or supplements of any kind. The information in this blog post is also of a general nature only and does not take into account your individual needs, objectives or financial situation. Before making any decision about a financial product you should consider the relevant Product Disclosure Statement and seek professional advice before deciding whether it is suitable for you. You can also get a copy of any relevant target market determination. This blog post has been prepared by TAL Life Limited ABN 70 050 109 450, AFSL 237848. While all care has been taken to ensure that the information provided is current at the date of publication, neither TAL nor its employees accept liability for any loss or damage caused as a result of any use of or reliance on the information.

Links from this blog post to pages on any other third party website are provided for your convenience only and do not constitute a recommendation or endorsement by TAL of the content of those pages. Use of these links is at your own risk. TAL does not control and is not responsible for any information or material found on those linked pages, or any website of which they form a part.