



'Dramatic Change In Average HIV Life Assurance'

Unusual Risks, the medical financial advisers have today published the results of their latest research into the average amounts of Life Assurance that HIV Positive men and women are insuring themselves for. Currently HIV Positive people who are taking out Life Assurance in the UK are insuring themselves for an average of £114,607*.

This latest survey was conducted as a follow up to similar surveys released around the same issues where the average figures were £134,130* in 2012 and £134,667* in 2013. Although the new figures are surprising they reflect changes in the general accessibility of Life Insurance products to the HIV community.

Chris Morgan, Marketing Manager of Unusual Risks, Mortgage & Insurance Services says,

'It has come as a complete surprise that the Average Sum Assured of an HIV Life Assurance Policy has decreased over the last year to £114,607. However, at the same time over the last twelve months we have also seen a rapid increase in the number of people taking up HIV Life Assurance products'.

'We believe the volume of people taking HIV Life Assurance has increased by around 140% over the last two years, which seems to have had an effect on the average sum-assured being taken by policy holders. We are of course delighted to see that more people with HIV are protecting their homes, mortgages, families and children'.

Unusual Risks have been campaigning for a wider range of Life Insurance products and fairer premiums since the launch of HIV Life Assurance back in 2009. Over the last five years there has been a continued change in the accessibility of HIV Life Assurance, with premiums now being both realistic and affordable for those applying for cover.

In last year's HIV Life Assurance Survey it was established that 70% of Life Insurance providers now offer cover to people with HIV. However, the terms and premiums they offer vary wildly between different insurance companies. Those looking for HIV Life Assurance are urged to seek specialist advice before applying for Insurance.

If you require more information on HIV Life Assurance, HIV Life Insurance or HIV Mortgages please contact Unusual Risks Mortgage & Insurance Services by phone 0845 474 3075, or by email at enquiries@unusualrisks.co.uk and on the web www.unusualrisks.co.uk

*** Survey Results:**

Unusual Risks surveyed over 100 Life Assurance policies taken out by HIV Positive people between April 2009 and December 2013 and established that the average sum assured was £114,607. In previous surveys with similar samples they established that the same figure was £134,130 in 2012 and £134,667 in 2013.

For further information please contact:

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Notes to editors:

1. Chris Morgan would be happy to discuss with editors features on financial planning for people with HIV, Hepatitis C or pre-existing medical conditions.
2. Chris Morgan is the Marketing Manager of a firm of mortgage and insurance advisers that offers specialist advice to people with HIV, Hep C or pre-existing medical conditions.
3. Unusual Risks can be found at www.unusualrisks.co.uk
4. Chris has over the years contributed to many features and interviews for titles such as Positive Finance, Baseline, Mambo Magazine, Positive Nation, The Guardian, The Telegraph, The Independent, The Observer, Evening Standard and Money Observer.
5. Unusual Risks is a Trading Style of Compass Mortgage and Insurance Services who are authorised and regulated by the Financial Conduct Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FCA.