



## **'70% of HIV Life Assurance Applications Protect Mortgages'**

Unusual Risks, the medical financial advisers are today announcing further results from their latest HIV Life Assurance research. After conducting the most extensive survey into the financial needs of the HIV community, they can now confirm that 70%\* of HIV Life Assurance applications are being made in connection with a mortgage.

This figure is very encouraging for a community that for many years was unable to get Life Insurance and in turn was reluctant to take out Mortgage finance. The survey shows that HIV positive people are starting to look after their financial future and protect their homes. The survey also established that 30%\* of Life Insurance applications are taken out as family protection for partners and children.

### ***Speaking about their survey, Chris Morgan, Marketing Manager of Unusual Risks said;***

*'We're delighted to see that the HIV community are now protecting their homes and their families with Life Insurance and Life Assurance. The introduction of HIV Life Assurance products has been hugely successful because it has encouraged people to plan for the financial future and purchase a home for their family'.*

*'Every week I'm contacted by HIV Positive people who are still unaware that they could apply for Life Insurance and Mortgage products without fear of discrimination. Unusual Risks are committed to helping the HIV Community find the best financial products from the wide range of those now available in the market place'.*

In their latest survey Unusual Risks have looked into the financial needs of the HIV community in greater detail, with the percentage of HIV Positive people that now have insurance running at 23%\*. They also established that 58%\* of those now holding life insurance had taken their policy after the introduction of HIV Life Assurance in May 2009.

Chris Morgan and Unusual Risks have been helping people living with HIV to find the best Mortgage and Life Assurance for their needs for the last fifteen years. Unusual Risks in the next few months are set to release more research into the other types of insurance that HIV+ people are likely to be interested in were they to become available in the market place.

***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](mailto:enquiries@unusualrisks.co.uk) and on the web [www.unusualrisks.co.uk](http://www.unusualrisks.co.uk)***

## Survey Results:

*\*Unusual Risks surveyed 100 people who were either readers of Baseline Magazine or visitors to the Unusual Risks Blog. When asked the question: For what reason did you take out HIV Life Assurance? 70% of respondents answered Mortgage and 30% of respondents answered either partner or children.*

*In the same survey they were asked Do you currently have Life Assurance? 23% answered Yes. When asked Did you take Life Assurance Before May 2009? (When HIV Life Assurance was introduced in the UK). 42% responded they had bought Life Assurance before May 2009 and 58% said that it was after May 2009.*

*Unusual Risks will be releasing more research results from this survey in the near future.*

**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 other 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, Hepatitis C or other pre-existing medical conditions.
3. Unusual Risks can be found at [www.unusualrisks.co.uk](http://www.unusualrisks.co.uk)
4. Chris has over the years contributed to many features and interviews for titles such as Positive Finance, Baseline Magazine, Positive Nation, The Guardian, 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.