

'HIV Life Assurance Survey 2014'

Unusual Risks, the medical financial advisers are today announcing the results of their HIV Life Assurance Survey 2014. After contacting all of the major Life Assurance providers in the UK, they can report that 70%* of insurers are now offering some form of HIV Life Assurance.

This is the fourth year that Unusual Risks have surveyed the availability of HIV Life Assurance in the UK, with the earliest survey result in 2011 indicating only 50%* of insurance providers were offering any form of HIV Life Assurance.

This year Unusual Risks have expanded their survey to find out more about the availability of Income Protection and Critical Illness Cover to people living with HIV. They have also looked at the number of HIV Positive People that would consider taking out such policies if they became available.

Speaking about their survey, Chris Morgan, Lead Financial Adviser of Unusual Risks said;

'We recently surveyed the top ten life assurance groups servicing brokers and were delighted to see that 70% of companies are still offering Life Assurance to HIV Positive people. It is encouraging to see a wide range of Life Assurance products available to the HIV community.'

'Unusual Risks are constantly working with insurance providers to create better products and services for the HIV community. In this year's survey we also decided to look at the availability of Income Protection Insurance and Critical Illness Cover to people with HIV.'

'We are now receiving regular enquiries about the availability of Income Protection and Critical Illness Cover from HIV Positive people. However, we are still unable to offer these types of products to people living with HIV as they are unavailable in the market place.'

In this year's HIV Insurance Survey Unusual Risks established that currently 0%* of the major Insurance companies surveyed currently offered any form of Income Protection Insurance or Critical Illness Cover to people already diagnosed with HIV.

In a further part of their survey Unusual Risks established that 61%* of people living with HIV would consider taking out some form of Income Protection or Critical Illness Cover if it was made available to them in the market place.

Chris Morgan at Unusual Risks led the campaign for the introduction of HIV life Assurance from 1999 through to its introduction in 2009. He believes that it's now time the UK Insurance industry take a serious look at providing Income Protection and Critical Illness Cover for people with HIV.

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 the top ten insurance providers servicing independent brokers between March 2014 and August 2014. They asked 'Do you accept Life Assurance Applications from HIV positive people? With seven out of ten responding 'Yes' to the question.*

Unusual Risks also surveyed the same leading Insurance providers. They asked 'Do you offer either Income Protection or Critical Illness Cover to people with HIV? With zero out of ten responding 'Yes' to the question.

Unusual Risks surveyed 100 people through Baseline Magazine and asked them 'If Income Protection or Critical Illness Cover was available to people living with HIV would they consider taking out these types of Insurance? 61% Answered Yes and 39% Answered No.

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
4. Chris has over the years contributed to many features and interviews for titles such as Positive Finance, Baseline, 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.