

## 'Average HIV Life Assurance Sum Assured Increases'

Unusual Risks, the medical financial advisers have today published the results of their annual 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 £137,192\*.

This latest survey was conducted as a follow up to a similar survey that was released last year where the average figure was only £114,607\*. The substantial increase this year is mainly due to some of the insurers increasing the maximum amounts of Life Insurance they're now prepared to offer someone living with HIV.

**Chris Morgan, Lead Financial Adviser of Unusual Risks, Mortgage & Insurance Services said,**

*'Initially when HIV life Assurance was launched the amounts of cover were limited to below £250,000. It is wonderful news that Insurance Companies are now starting to offer larger policies that can be used to back large mortgages, commercial mortgages and private equity business deals.'*

*'Although the ongoing development of HIV Life Assurance products has been wonderful for both the insurance industry and HIV Positive people, we would like to take this opportunity of highlighting that Income Protection and Critical Illness Cover policies are still unavailable to people living with HIV.'*

Unusual Risks have been campaigning to secure Income Protection and Critical Illness Policies for people living with HIV since the end of last year. Earlier this year they published research that suggested that 90% of HIV Positive people would consider IPP & CIC if it were available in the market place.

Chris Morgan led the campaign that resulted in the introduction of Life Assurance for HIV positive people in 2009. He was part of the Working Group that co-wrote the HIV and Insurance guidelines used by insurers today and was also responsible for the removal of the Gay Question from Life Assurance proposals back in 2005

**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 over 100 Life Assurance policies taken out by HIV Positive people between April 2009 and October 2014 and established that the average sum assured was £137,192. In previous years survey with similar samples they established that this figure was £114,607.*

**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 or pre-existing medical conditions.
2. Chris Morgan is Lead Financial Adviser of a firm of mortgage and insurance advisers that offers specialist advice to people with HIV, Hepatitis or 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, 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.