



## “90% of Hepatitis C sufferers have not tried to get financial products due to their diagnosis!”

Unusual Risks the medical financial advisers have today published the results of their latest research into the financial needs of people living with Hepatitis C. In their recent survey they established that 90%\* of Hep C people have not tried to get financial services due to their diagnosis.

In the same survey it was also established that 10%\* of respondents had found it difficult to obtain Mortgage and Insurance products due to their diagnosis. This is the first time that any research has been conducted within the Hepatitis C community in relation to their financial needs.

Life Assurance and Mortgages have been available to people living with Hepatitis C for some time, however, they can sometimes prove to be difficult to obtain due to additional medical requirements, or due to product providers being insensitive towards their financial needs.

**Chris Morgan, Practice Manager of Unusual Risks Mortgage & Insurance Services**  
**[www.unusualrisks.co.uk](http://www.unusualrisks.co.uk) Says;**

*‘I’m really very surprised by these latest survey results relating to people who are living with Hepatitis C. It certainly appears that a significant number of Hepatitis C sufferers have found it difficult to obtain mortgages and insurance products in the past’.*

*‘This in turn has led to a perception within the Hepatitis C community that it is difficult, or nigh on impossible to obtain insurance and mortgage products in these circumstances. It would appear that as a result of this some people may have delayed important financial decisions’.*

*‘It is true to say that some financial products such as health insurance are still very difficult to obtain for people with Hepatitis C. \*However, we are now successfully obtaining Life Assurance and Mortgage products for people living with Hepatitis C on a regular basis’.*

Chris Morgan has been at the forefront of offering Life Assurance and Mortgages to the Gay and HIV communities for the last fifteen years and is constantly working to secure better terms and premiums on behalf of his existing clients and their families.

He has recently introduced services for people living with Hepatitis C to run alongside the existing services that he already offers to people living with HIV. The aim is to use all of his knowledge and experience to help people who are living with Hepatitis C to secure their financial future.

Unusual Risks are committed to helping Hepatitis C and HIV Positive people find the best Life Assurance, Life Insurance and Mortgages for their financial needs. They can be contacted by phone 0845 474 3075, E-Mail [Enquiries@unusualrisks.co.uk](mailto:Enquiries@unusualrisks.co.uk) and on the web [www.unusualrisks.co.uk](http://www.unusualrisks.co.uk)

## \*Survey Results & Additional Note

Unusual Risks surveyed 87 Hepatitis C people based in the UK through Baseline Magazine and their website between December 2012 and February 2013 and asked them 'Have you tried to obtain financial products since being diagnosed with Hepatitis C?'

Of the people that responded to the survey 79 (90%) said that they have not tried due to their diagnosis and 8 (10%) said that they had difficulty getting Mortgages, Life Assurance or Health Insurance Products.

Unusual Risks are able to obtain life assurance for people living with Hepatitis C and also for people living with HIV. However, at this moment in time we are not currently able to obtain Life Assurance for people who are co-infected with both HIV and Hepatitis C.

### Chris Morgan

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#### Notes to editors:

1. Chris Morgan would be happy to discuss with editors features on financial planning for people with Hepatitis C, HIV or any 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 Hepatitis C, HIV, 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 Hepatitis C Trust Newsletter, Baseline Magazine, Positive Finance, African Eye Voice, 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 Services Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FSA.