



'Only 20% of HIV+ People Aware of Life Assurance'

Unusual Risks, the medical financial advisers are once again this week highlighting to the HIV community the opportunity they now have to take out Life Assurance, by asking the question Do you know HIV+ people can now buy Life Assurance?

After conducting research Unusual Risks estimate that 80% of HIV positive people are still unaware they can buy Life Assurance. This is remarkable when considering another recent study that confirmed 82% of HIV Positive people had no Life Assurance whatsoever.

HIV Life Assurance was introduced by the insurance industry after over a decade of campaigning from the gay and HIV insurance activist Chris Morgan. In November 2011 it was established that 50% of Insurance providers now offer Life Assurance to cover people living with HIV.

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

'We have to remember that people living with HIV have been told by the insurance industry that they can't have life assurance for nearly two decades. It's understandable that people may feel cautious towards the new HIV Life Assurance products as they are still a relatively new idea'.

Chris Continued ...

'12 years ago when I started campaigning for this product to be available the dream was for people living with HIV to be able to buy Life Assurance in the same way as any other applicant. We now have this service available and I'd like to encourage people to take advantage of this'.

Without any doubt the need for HIV Life Assurance has become more apparent over the last few years with the success of medications and the continued increase of newly diagnosed patients. Higher CD4 counts and near non-detectable viral loads are leading to improved life expectancy.

The terms and premiums for HIV Life Assurance have continued to improve since the launch of the product in 2009. This is now especially the case since a number of new companies have entered the market, creating a competitive market place.

Unusual Risks are committed to the continued development of HIV Life Assurance and are constantly liaising with the insurance providers to improve the products available. As independent advisers we have a policy of approaching all available providers for each and every client.

**Unusual Risks surveyed 100 HIV Positive people based in the UK with the co-operation of Baseline Magazine and asked them 'Did you know HIV+ people can now buy life assurance?' Of the people that responded only 20 said yes.*

If you require more information on Unusual Risks Mortgage & Insurance Services call us on 0845 474 3075, or email at Enquiries@unusualrisks.co.uk and on the web www.unusualrisks.co.uk.

See examples of useful and affordable HIV Life Assurance plans in "Notes to Editor's"

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Notes to editors:

1. Chris Morgan is the Marketing Manager of a firm of mortgage and insurance advisers that offers specialist advice to the HIV community. He would be happy to discuss with editors features on financial planning for HIV people with pre-existing medical conditions, hazardous occupations or higher risk pastimes.
2. We have recently arranged £50,000 cover for a HIV positive mother and placed the policy in trust to her child at a premium of only £29.00 per month. We have also written £71,000 of cover for a HIV Positive gay man at a premium of £41.97 per month.
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 Baseline, Positive Nation, Positive Finance, Pink Finance, Gay Times, Pink Paper, 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 Services Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FSA.

Unusual Risks Mortgage and Insurance Services

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