



'HIV Life Assurance Survey 2011'

Unusual Risks, the medical financial advisers are today announcing the results of their HIV Life Assurance survey 2011. After contacting all of the major Life Assurance providers in the UK, they can now report that 50%* of insurers are now offering some form of HIV Life Assurance.

Even though half of the major insurance companies surveyed have now entered the market Unusual Risks believe that the needs of HIV Positive people are not being met. Of the six insurance providers that stated they do offer HIV Life Assurance only three are actually offering pre-sale's quotations.

This means that many people living with HIV are still being asked to complete applications, submit to medicals and blood tests before any indication of cost is offered. This is much the same situation as 12 months ago and Unusual Risks still believe this to be non-competitive and unfair on applicants.

Speaking about their survey, Chris Morgan, Marketing Manager of Unusual Risks Said,

*'We recently surveyed the top twelve life assurance companies and were pleased to see that *50% are now offering Life Assurance to HIV Positive people. This is an improvement on last year where only 33% were saying they were offering the product.'*

'It's fair to say that some of these companies are more proactive than others in attracting this type of business with service standards and treatment of applicants varying by a massive margin. Some companies are taking 26 weeks to process an application, where others are taking only 8 weeks.'

'The main reason for this difference is that some applicants are being sent for unnecessary medicals and blood tests which increase's the processing time significantly. We are constantly encouraging these insurance companies to improve their treatment of HIV positive people.'

During their survey Unusual Risks discovered that Zurich, Prudential, Scottish Provident, Bright Grey, Liverpool Victoria and Aviva are now offering HIV Life Assurance. Some of these providers are more established in the market than others.

They discovered that Prudential took an average of 26 weeks to complete a HIV Life Assurance application, where other HIV Life Assurance providers are taking around 8 weeks. On average it takes around 5 weeks to complete an application for someone who is not HIV Positive.

The main reason for this delay is that people with HIV are being sent for unnecessary blood tests by some insurers to confirm results that have already been sent by their consultants. We believe this practice to be time consuming, unnecessary and in some cases discriminatory.

**Unusual Risks Mortgage & Insurance Services surveyed the top twelve insurance providers during August 2011. They asked 'Do you accept Life Assurance Applications from HIV positive people? With six out of twelve responding 'Yes' to the question.*

If you require more information on HIV Life Assurance please contact Unusual Risks Mortgage & Insurance Services on 0845 474 3075, or by email at enquiries@unusualrisks.co.uk and on the web www.unusualrisks.co.uk

Unusual Risks

Mortgage & Insurance Services



For further information please contact:

Chris Morgan

Marketing Manager

Unusual Risks Mortgage and Insurance Services
Po Box 113
Honiton
EX14 0AB

Office 0845 474 3075

Mobile 07545 781455

Email chris@unusualrisks.co.uk

Website www.unusualrisks.co.uk

Notes to editors:

1. Chris Morgan would be happy to discuss with editors features on financial planning for gay, HIV Positive people and for providing content for your publication.
2. Chris Morgan is the Marketing Manager at a firm of Mortgage and Insurance adviser's that offers specialist advice to the Gay and HIV Positive communities, without fear of discrimination.
3. Compass Mortgage and Insurance Services can be found at www.unusualrisks.co.uk
4. Chris has over the years built a regular readership within gay publications Pink Finance, Gay Times, Pink Paper, Gay.com and ReFresh for his finance column. He's also provided many articles and interviews for titles such as The Guardian, The Independent, The Observer, Evening Standard and Money Observer.
5. Compass Mortgage and Insurance Services is 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

Address: Po Box 113, Honiton, EX14 0AB | **Phone:** 0845 474 3075
Email: chris@unusualrisks.co.uk | **Website:** www.unusualrisks.co.uk