



'Average HIV Life Assurance Sum Assured & Policy Term'

Unusual Risks, the medical financial advisers have today published the results of their latest 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 HIV Life Assurance in the UK are insuring themselves for an average of £134,130*.

This latest survey was conducted as a follow up to a similar survey released around the same time last year where the average figure was £134,667*. In addition to looking at sum assured this year's survey has also established that the average term of a HIV Life Assurance policy is still only 10 years.

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

'The HIV community are still taking an average of only £134,000 of Life Assurance cover, which is a fairly low figure in comparison to other related communities. The reason for this is that HIV Life Assurance was only available in smaller amounts, when it was first launched in 2009'.

Chris Continued,

'Contrary to belief people living with HIV are now in fact able to access higher amounts of insurance, with insurance companies now open to writing larger HIV Life Assurance policies. As a result of this latest survey Unusual Risks are actively encouraging Insurance providers to introduce policies with terms longer than 10 years for the HIV community'.

Unusual Risks have been approached by a number of HIV charities, right organisations and information providers with their concerns about the relatively short term of 10 years for HIV Life Assurance. Their recent survey has established that the average term of a HIV life Assurance is currently only 10 years.

However, some leading insurance providers are known to reduce the term on the policies they offer to only 5 years and buyers should beware of these policies and seek specialist advice before committing to this type of policy. Unusual Risks are committed to helping the HIV community find the fairest insurance premiums and terms on Life Insurance.

**Survey Results & Additional Note*

Unusual Risks surveyed over 100 Life Assurance policies taken out by HIV Positive people between April 2009 and March 2013 and established that the average sum assured at March 2012 was £134,667 and the average sum assured at March 2013 was £134,130. The average term of a policy during this period was only 10 years.

Unusual Risks

Mortgage & Insurance Services



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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, Hep C or 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 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 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.