



## 'Is This The UK's Most Underinsured Community?'

Unusual Risks, the medical financial advisers are this week highlighting to the HIV community the opportunity they now have to take out Life Assurance, by asking the question are they the most underinsured group in the United Kingdom?

After conducting research Unusual Risks estimate that it is likely that 82%\* of HIV positive people in the UK have no Life Assurance at all. This compares to a Swiss Re research figure for the wider community of 52% who currently have no Life Cover.

Over 50% of Life Assurance providers now offer cover to HIV Positive people with the price of cover varying according to age, date of diagnosis, time on medication, current CD4 count and viral load. This is big improvement from two years ago when only one product existed.

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

'The HIV community were excluded from taking Life Assurance for many years and now that the product is available many are unaware it even exists. We are therefore actively encouraging HIV Positive people to protect their Mortgages and loved ones'.

Chris Continued ...

'Many people living with HIV who had Life Assurance products in the past such as endowments surrendered them on diagnosis, or they decided to freeze their pensions which included Life Assurance, or cancelled their policies due to restrictive exclusions'.

The need for Life Assurance in the HIV community has become more apparent over the last few years with the success of medications. Higher CD4 counts and near non-detectable viral loads are leading to improved life expectancy amongst many HIV Positive people.

Campaigners spent many years consulting within the Association of British Insurers HIV Working Group, trying to persuade Insurance companies to provide Life Assurance for HIV Positive people. It's important that the HIV community are aware that this product now exists.

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

*\*Unusual Risks surveyed 100 HIV Positive people based in the UK through Baseline Magazine and Terence Higgins Trust and asked them 'Do you have any form of Life Assurance? Of the people that responded 18 said yes and 82 said no.*

*If you require more information on Unusual Risks Mortgage & Insurance Services call us on 0845 474 3075, or email at [Enquiries@unusualrisks.co.uk](mailto:Enquiries@unusualrisks.co.uk) and on the web [www.unusualrisks.co.uk](http://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](http://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.