



## **'23% of HIV Positive People Now Have Life Assurance'**

Unusual Risks, the medical financial advisers are today announcing the results of their latest HIV Life Assurance research. After conducting the most extensive survey ever into the financial needs of the HIV community, they can now confirm that 23%\* of HIV Positive people now have some form of Life Assurance policy.

This figure compares favourably with research that was conducted during 2011 showing that 82%\* of HIV People had no Life Assurance whatsoever. Also within this more detailed survey Unusual Risks has established that 42%\* of those insured had taken their policy before the introduction of HIV life Assurance in 2009 and 58%\* had taken their policy after this date.

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

*'We're delighted with these latest survey results which show a significant improvement in the number of HIV Positive people taking Life Assurance. For the first time ever we have checked the percentage of HIV Positive people holding insurance both before and after the introduction of the new HIV Life Assurance products in May 2009'.*

*'This has helped us to determine the success of the introduction of HIV Life Assurance and recognise that people living with HIV are now actively protecting their homes, mortgages, children, partners and families. There is now a wide choice and range of life insurance products available to people living with HIV'.*

*In their latest survey Unusual Risks have looked into the financial needs of the HIV community in greater detail, with a focus not only on the headline figure of people holding insurance, but also looking at when they took out their insurance policy. This was to highlight to people that are newly diagnosed they should always check if they are still covered on their existing policies before cancelling any taken before May 2009.*

*Chris Morgan and Unusual Risks have been helping people living with HIV to find the best Mortgage and Life Assurance for their needs for the last fifteen years. In the next few months they will be releasing further detailed research into the reasons that HIV+ people take insurance and the other types of insurance HIV+ people are likely to be interested in if they were to become available in the market place.*

**\* If you require more information on HIV Life Assurance, HIV Life Insurance or HIV Mortgages please contact Unusual Risks Mortgage & Insurance Services by phone 0845 474 3075, or by email at [enquiries@unusualrisks.co.uk](mailto:enquiries@unusualrisks.co.uk) and on the web [www.unusualrisks.co.uk](http://www.unusualrisks.co.uk)**

## Survey Results:

**\*Unusual Risks surveyed 100 people who were either readers of Baseline Magazine or visitors to the Unusual Risks Blog. When asked the question: Do you currently have Life Assurance? 23% answered Yes and 77% answered No. In 2011 this same figure was 82% No and 18% Yes.**

**The people that answered Yes were then asked a further question: Did you take Life Assurance Before May 2009? (When HIV Life Assurance was introduced in the UK). 42% responded they had bought Life Assurance before May 2009 and 58% said that it was after May 2009.**

**Unusual Risks will be releasing more research results from this survey in the near future.**

**For further information please contact:**

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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](http://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.