



## 'Average HIV Life Assurance Figure Announced'

Unusual Risks, the medical financial advisers have today published the results of their research into the 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 £134,667\*.

This is the first time that the amount of life assurance being taken out by the HIV community has been assessed since HIV Life Assurance was launched back in 2009. The survey was conducted in a similar way to recent research conducted within the gay community, where an average figure of £242,578 was established for their policies.

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

'HIV positive people are at last insuring their mortgages and families for useful amounts of insurance. We are encouraged by this year's figure of £134,667 and are hopeful this figure will continue to improve as more HIV Insurance products become readily available in the market place'.

*Chris Continued,*

'We are actively encouraging the HIV community to take advantage of the new HIV Life Assurance and Mortgage products available to them. We are also committed to our work with product providers encouraging them to offer this type of cover and improve the terms and conditions available'.

Unusual Risks have drawn the comparison between two related communities, the Gay & HIV communities, to help to illustrate to the gap that exists within the Life Assurance needs of HIV Positive people. Both communities were discriminated against by the insurance industry for many years before being offered insurance at affordable premiums.

The research into the average sum assured figure for HIV Life Assurance follows other important research conducted earlier in the year by Unusual Risks where it was established that 82% of HIV positive people currently have no Life Assurance and only 20% of HIV Positive people are even aware that Life Assurance is even available to them.

***If you require more information on HIV Life Assurance or HIV Mortgages please contact Unusual Risks Mortgage & Insurance Services 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)***

### **Survey Results:**

*\*Chris Morgan surveyed over 50 policies taken out by HIV Positive between April 2010 and March 2012 He also surveyed over 100 policies taken out by gay men & women between 1st January 2011 and 31st December 2011. The Average Sum Assured for HIV Life Assurance applications during this period was £134,667.*

*See examples of useful and affordable HIV Life Assurance plans in "Notes to Editors"*

# Unusual Risks

Mortgage & Insurance Services



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## Notes to editors:

1. Chris Morgan is the Marketing Manager of a firm of mortgage and insurance advisers that offer specialist advice to the HIV community. He would be happy to discuss with editors features on financial planning for HIV positive people or people with pre-existing medical conditions.
2. We have recently arranged £50,000 cover for a HIV Positive mother and placed the policy in trust for her child at a premium of only £29.00 per month. We have also recently 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.

Unusual Risks Mortgage and Insurance Services

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