



## **'90% of HIV Positive People Would Consider IPP or CIC'**

Unusual Risks, the medical financial advisers are today announcing the first part of the results of their survey into the Income Protection and Critical Illness needs of the HIV Community. In this latest survey they have established that 90%\* of respondents would consider taking out Income Protection or Critical Illness Cover if it became available in the market place.

The figure of 90%\* is a substantial increase on a figure of 61%\* that was included in a previous survey conducted earlier last year. Since last year's survey Unusual Risks have launched a campaign to raise awareness around the issue and to gauge the potential interest for these types of financial products within the HIV Community.

### ***Speaking about their survey, Chris Morgan, Lead Financial Adviser of Unusual Risks said;***

*'Since the introduction of HIV Life Assurance in 2009 we have received a steady flow of enquiries from HIV Positive people about other types of personal insurances such Income Protection and Critical Illness Cover'.*

*'Income Protection and Critical Illness Cover are currently unavailable to people with HIV, which is a very similar to the situation that I was faced with when HIV Positive people were asking me for Life Insurance products back in 1999'.*

*'Many people will be aware that the campaign for HIV Life Assurance ran for nearly a decade before Insurance companies agreed to offer life Assurance to people with HIV. It is my belief that people with HIV should be offered the same financial opportunities as any other group of people'.*

Unusual Risks decided to run the extended study following their HIV Life Assurance Survey in 2014, where they established that 0%\* of UK Insurance companies offered any form of Income Protection or Critical Illness Cover to HIV Positive people. In that same survey they established that 70%\* of Insurance providers now offer some form of Life Assurance for people living with HIV.

Chris Morgan the lead financial adviser at Unusual Risks led the campaign that resulted in the introduction of Life Assurance for HIV positive people. He was part of the Working Group that co-wrote the HIV and Insurance guidelines used by insurers today and was also responsible for the removal of the the Gay Question from Life Assurance proposals back in 2005.

***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 HIV Positive people including existing clients, visitors to their News Blog and readers of Baseline Magazine and asked them 'If Income Protection or Critical Illness Cover was available to people living with HIV would they consider taking out these kinds of Insurance? 90% Answered Yes and 10% Answered No. When previously asked if they would take out these types of cover Baseline readers responded 61% Answering Yes and 39% Answered No.

In a previous survey early in 2014 Unusual Risks surveyed the top ten insurance providers servicing independent brokers. They asked 'Do you offer either Income Protection or Critical Illness Cover to people with HIV? With zero out of ten responding 'Yes' to the question. In this same survey 70% of Insurance Companies indicated they offered Life Assurance to people with HIV.

## 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, Hepatitis C, HTLV-1 or other pre-existing medical conditions.
2. Chris Morgan is the lead financial adviser of a firm of mortgage and insurance advisers that offers specialist advice to people with HIV, Hepatitis C, HTLV-1 or other 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 Magazine, Positive Nation, The Guardian, The Independent, The Observer, Financial Times, 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.