



‘Could IPP & CIC be possible for HIV Positive People?’

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

They are today releasing findings that suggest the UK Insurance Industry should consider offering Income Protection and Critical Illness Cover to people living with HIV. In their latest study Unusual Risks established that 89%* of respondents had taken less than 7 days off work in the last year due to sickness, with 74%* reporting they had taken less than the national average of 4 days or less.

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

‘Over the last 12 months we have been conducting a detailed survey into the time taken off work by HIV Positive People due to sickness and illness. The survey was conducted at the heart of the HIV Community through the readership of Baseline Magazine and holders of HIV Life Assurance policies that had been taken out since the products were introduction in 2009’.

‘Since the new Life Insurance products were launched HIV Positive people have been able to protect their mortgages, families, children, partners and businesses. It is now time to consider if other financial products such as Income Protection and Critical Illness Cover could be offered to people living with HIV?’.

‘The intention of this survey is to bring attention to the positive effects that HIV medications have had on the work and long term sickness records of HIV Positive people in the UK. We would like to encourage the UK insurance Industry to enter into a dialogue over these issues with appropriate stakeholders from within the HIV Community’.

The Unusual Risks survey came up with several other interesting statistics that could be useful for assessing if IPP and CIC products could be offered within the HIV Community. 90%* of respondents reported that the duration of their sickness had not been for more than 7 days and 87%* reporting they had either not been off work, or their sickness was not HIV related.

Chris Morgan the lead financial adviser at Unusual Risks led the campaign that resulted in the introduction of Life Assurance for HIV positive people in the UK. He was part of the Working Group that co-wrote the HIV and Insurance guidelines used by insurers and he was also responsible for the removal of 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 and on the web www.unusualrisks.co.uk

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Survey Results:

* Unusual Risks surveyed 100 HIV Positive people including existing clients, visitors to their News Blog and readers of Baseline Magazine and received the following responses. (All respondents had been taking HIV Medications for at least 6 months and were currently in either employed or self-employed work).

90% would consider Income Protection or Critical Illness Cover if it was available. This is a jump from only 60% in a previous survey in early 2014.

89% of respondents had taken less than 7 days off work in the last year.

74% had taken 4 days or less. (The national average is 4.5 days according to the Office for National Statistics)

90% of respondents reported that the duration of any sickness had not been for more than 7 days.

87% of respondents had either not been off sick, or the sickness was non HIV related with the most common symptoms reported as flu, migraine, stomach bug, dental, food poisoning.

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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
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.

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