



'78% of HIV+ people now aware of Life Assurance'

Unusual Risks the medical financial advisers have today published the results of their latest research into the insurance needs of HIV Positive people. In their recent survey they established that 78%* of HIV+ people are now aware of HIV Life Assurance.

This result is remarkable considering that in a similar survey conducted only 12 months ago 20%* of HIV+ people were aware of HIV Life Assurance. The results are very encouraging considering HIV Life Insurance was only introduced relatively recently.

HIV Life Assurance was introduced by the insurance industry in 2009, following a decade long campaign by insurance activist Chris Morgan. Since then the number of companies offering the product has steadily increased with 66.6%* of providers now offering cover.

Chris Morgan, Practice Manager of Unusual Risks Mortgage & Insurance Services www.unusualrisks.co.uk Says;

'I'm absolutely delighted with these latest survey results that show awareness of life assurance in the HIV community has improved dramatically over the last 12 months. Last year's survey indicated there was a huge amount of work ahead of us to raise awareness'.

'We're very pleased with the coverage HIV Life Assurance has received from the HIV community press, financial industry press and HIV information providers such as NAM Aidsmap all who have helped to significantly increase awareness of the product'.

'The opportunities for people living with HIV in regards to Mortgages and Insurance have improved dramatically over the last few years, with people now able to protect their families and mortgages with Life Assurance and Life Insurance'.

Unusual Risks have been at the forefront of offering Life Assurance to the HIV community for the last four years and are constantly working to secure better terms and premiums from providers on behalf of clients and their families.

People living with HIV are continuing to wake up to the idea of protecting their families, buying their homes and planning for their financial future. The terms and premiums for Life Insurance have continued to improve as more companies have entered the market place.

Unusual Risks are committed to helping HIV+ people find the best Life Assurance, Life Insurance and Mortgages for their financial needs. They can be contacted by phone 0845 474 3075, E-Mail Enquiries@unusualrisk.co.uk and on the web www.unusualrisks.co.uk

*Survey Results & Additional Note

Unusual Risks surveyed 163 HIV Positive people based in the UK through Baseline Magazine between October 2012 and December 2012 and asked them 'Did you know people living with HIV can buy life assurance'.

Of the people that responded 127 said yes and 36 said no (78%). When asked the same question in 2011 only 20 out of 100 baseline readers responded yes (20%). In the HIV Life Assurance Survey 2012 66.6% of Insurance Companies servicing Independent Brokers Said they offered HIV Life Assurance.

Chris Morgan

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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, Hep C or 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, African Eye Voice, 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 Services Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FSA.