



'HIV Life Assurance Survey 2013'

Unusual Risks, the medical financial advisers are today announcing the results of their HIV Life Assurance Survey 2013. After contacting all of the major Life Assurance providers in the UK, they can now report that 70%* of insurers servicing Independent brokers are now offering some form of HIV Life Assurance.

This is the third year that Unusual Risks have surveyed the availability of HIV Life Assurance, with the earliest survey result in 2011 indicating only 50%* of insurance providers were offering any form of HIV Life Assurance. Over the last two years there have been great improvements to the availability of Insurance products to the HIV+ community.

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

'We recently surveyed the top ten life assurance groups servicing brokers and were delighted to see that more companies are now offering Life Assurance to HIV Positive people. This is an improvement on both our 2011 and 2012 surveys.'

'It certainly is pleasing to see a wider range of Life Assurance products available to the HIV community, although we do still have concerns about the service standards of some of the companies offering HIV Life Assurance.'

'Unusual Risks are constantly working with insurance providers to create better products and service standards for the HIV community. Occasionally we feel the need to highlight insurance providers who we believe are not treating HIV+ applicants fairly.'

During the 2013 survey Unusual Risks decided to revisit our research around service standards and application times for HIV Life Assurance applications. We discovered that the majority of providers had in fact improved their service times, with the most of HIV Life Assurance applications now being processed at between 4 and 12 weeks.

However, this latest survey raised a particular concern around the underwriting processes and overall service standards of Aegon Insurance as they are currently taking up to an extra 8 weeks to fully complete their HIV Insurance process. As Independent Insurance Advisers we always research the "Whole of Market" for every client that we are asked to arrange insurance cover for.

*** 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**

Survey Results:

**Unusual Risks surveyed the top ten insurance providers servicing independent brokers between March 2013 and August 2013. They asked 'Do you accept Life Assurance Applications from HIV positive people? With seven out of ten responding 'Yes' to the question.*

Unusual Risks also surveyed the leading Insurance providers for the length time it takes to complete a HIV Life Assurance application from initial submission of the application, through to completion and receipt of policy documentation.

It was discovered that Aegon Insurance are currently taking up to 8 weeks extra over other leading providers to complete HIV Life Assurance. We have highlighted this issue in the hope that this will encourage the product provider to improve their services for HIV+ people.

For further information please contact:

Chris Morgan

Marketing Manager

Unusual Risks Mortgage & Insurance Services
8 Kings Road
Honiton
EX14 1HW

Office | 0845 474 3075

Mobile | 07545 781455

Email | chris@unusualrisks.co.uk

Website | www.unusualrisks.co.uk

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
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.