



### “HIV Life Insurance Survey 2022 – Premium Reductions For Existing Policy Holders Through Unusual Risks”

Unusual Risks, financial advisers to the HIV Community are today announcing part one of the results of their HIV Life Insurance Survey. During the last two years they have saved existing HIV Life Insurance policy holders an average of 40% on their premiums. This is a major breakthrough in regards to the pricing of Life Insurance products available for people living with HIV.

The new products are only available through a broker such as Unusual Risks and are not available through Banks and Mainstream Insurers. When price checked against the major banks and insurers, the majority of them are charging double or triple those premiums being charged within the new products available through Unusual Risks.

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

*“The new generation of products mean that anyone who took their policy before March 2018 should review their current arrangements, especially if there existing cover is with Zurich, Vitality, Liverpool Victoria, Legal & General, Exeter Friendly or Aviva. Those policy holders are likely to be overpaying and should seek advice on the current market rates”.*

#### Chris Continued ..

*“We are also aware that 75% of Banks and Life Insurers are either currently charging up to three times the very best premiums available or declining HIV Positive people for Life Insurance entirely. We know that Banks and Life Insurers have been declining up to 56% of HIV Positive people in the last two years, without any reasonable explanations”.*

Chris Morgan and Unusual Risks have campaigned on behalf of the HIV Community for over two decades, firstly for the introduction of HIV Life Assurance, followed by the lengthening of policy terms and then most recently the reduction of monthly premiums. They are still currently able to arrange Life Insurance for people living with HIV at competitive premiums.

Unusual Risks are very proud to have played the lead role in improving the accessibility of financial products for people with HIV over the last decade and will continue to work on behalf of the community to secure better products. They are now able to guarantee all people living with HIV between the ages of 18 and 64, access to some form of Life Insurance.

**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)**

### “Supporting the HIV Community”

Unusual Risk are the UK’s leading specialists for HIV Life Insurance, HIV Life Assurance and HIV Income Protection. We have been serving the HIV and LGBT+ Communities since 1999. Our Lead Financial Adviser, Chris Morgan led a decade long campaign for the introduction of HIV Life Assurance and HIV Life Insurance for people living with HIV in the UK.

He was a consultant to the Association of British Insurers for over five years and served on their HIV Life Insurance Working Group - which led to the introduction of Life Insurance in the UK. In 2017 Chris rejoined the ABI working group, assisting them with their latest Best Practice guidelines and agreeing to write a new HIV and Life Insurance consumer guide.

More recently Chris has been working towards equality for People Living with HIV with regards to HIV Income Protection and HIV Critical Illness Cover. Visit his news blog regularly for more news about these products. Read Chris’s Career Biography at [www.unusual-risks.co.uk](http://www.unusual-risks.co.uk) and for more information about his career achievements and commitment to the HIV Community.

### “HIV & Insurance Workshops”

Unusual Risks have a long history of supporting worthy causes within the HIV community. Currently we are doing this through our educational program for professionals, nurses, support workers and peer mentors – which is aimed at encouraging people with HIV to look after their financial future.

Chris Morgan is now offering online “HIV & Insurance” Workshops, which have new content and information about Insurance Products for the HIV Community. In 2018 he toured the UK with his “HIV & Finance” Workshop fulfilling speaking engagements in Birmingham, Blackpool, Brighton, Bristol, Cardiff, Leeds, London, Manchester and Nottingham.

If you would like to book Chris Morgan to speak about HIV & Finance or arrange a HIV & Insurance Workshop for your charity, or organization, **Contact him at [enquiries@unusualrisks.co.uk](mailto:enquiries@unusualrisks.co.uk)**

### “Join Our Distribution List”

You can also find printed copies of our News Bulletin at the offices of Terrence Higgins Trust and George House Trust, along with many other GUM clinics and organisations across the UK. This is a commitment we made to the HIV Community after Baseline and Positive Nation Magazines publications ceased publishing.

If you read this publication and would like to add your organisation to our distribution list, please email us at [enquiries@unusualrisks.co.uk](mailto:enquiries@unusualrisks.co.uk) or call 0845 474 3075



### HIV & HEPATITIS (LIFE INSURANCE COVER NOW AVAILABLE)

**“We are now able to cover people who have been diagnosed with both HIV & HEPATITIS - This is the first time this has happened in 12 years”.**

At least 56% of policies being applied for by people living with HIV were declined in 2020 & 2021, many of those were for people who had other treatable conditions such as Hepatitis, Tuberculosis, Pneumonia or STI's such as Syphilis.

We are aware that declined applications can cause significant anxiety, stress and mental health issues for applicants and we are experienced at looking after clients interests in these circumstances.

Unusual Risks guarantee that all clients, who are aged between 18-64, approaching us for Life Insurance will be able to access some form of Life Insurance.

### DECLINED FOR COVER

**“We understand the health issues that can be caused by a declined Life Insurance application and aim to get things back on track for our clients in the quickest way possible”.**

Unusual Risks arrange HIV Life Insurance every working day of the year, so we are in constant contact with the insurers and have the most up to date and accurate research.

Mainstream brokers and high street banks simply cannot compete with our detail and depth of knowledge. We are absolute specialists, who have been looking after people living with HIV for over 22 years.

### NEWLY DIAGNOSED

**“We have a clearly defined process that is designed to assist newly diagnosed patients, who have been declined for Life Insurance or are concerned they may be declined for cover”.**

Unusual Risks are aware of significant numbers of newly diagnosed HIV patients who have been declined for Life Insurance over the last two years in 2020 and 2021.

We always run our full advice process for newly diagnosed patients, so they are then aware of exactly when they will be able to get cover and the likely price of cover when it becomes available.

Unusual Risks Mortgage & Insurance Services is authorised & regulated by the Financial Conduct Authority. Registration number 497173.  
Please note most Buy to Let mortgages are not regulated by the FCA.

### Private & Confidential Insurance Services

**(Life Insurance, Income Protection, Critical Illness Cover) ...**

#### Blood Pressure & High Cholesterol

Blood Pressure and Cholesterol readings can affect the overall premium that is offered for both Life Insurance and Critical Illness Cover. However, did you know that some companies charge extra and some don't for these conditions?

#### Diabetes & Diabetics

One of the most common medical conditions we encounter is diabetes, as different insurers have varying policies on this and whether they offer Life Insurance or Critical Illness Cover. The most common issues we are asked about in regards to Diabetes are Critical illness Cover, Smoker Status, Type 1 and also Multiple Medical Conditions.

#### Height & Weight – Body Mass Index

A person's height and weight can affect the eventual premium they are required to pay for their insurance. Insurance Companies use the BMI Index to assess levels of premium. This can vary wildly between insurers, so be sure to check if you are being treated fairly before finalising insurance.

#### Hepatitis A, B, C & D

Hepatitis has always been a difficult medical condition when it comes to finding Insurance products, however it is now possible in certain circumstances to secure favourable terms for both Life Insurance and Critical Illness Cover. Critical Illness is available for people with Hepatitis in certain circumstances.

#### Mental Health – Stress, Anxiety, Depression

Mental health issues such as stress, anxiety and depression, have also traditionally been difficult medical conditions for securing Life Insurance and Critical Illness – Insurers are now becoming more open minded in this area too.

#### Past Drug Usage

Insurance Companies are very well known for automatically declining applicants, where there is any type of drug usage recorded on their medical file – we do now have insurers that will consider applicants with historic drug use outside of the last five years.

#### Sexual Behaviour – STI's

Sexual Behaviour and STI's are often very difficult to discuss with insurers, let alone secure an offer of Insurance from them. You can talk to us about what is recorded on your medical file and we will help you to secure cover, without any of the stress of speaking to them directly.

#### Tuberculosis

Tuberculosis is a condition that can be relatively serious for a patient, but after treatment is insurable. Insurers differ considerably over the way they treat applicants who may have a history of this condition.

**If you need any information about “Inclusive Life Insurance” for any medical condition or are a medical professional with a patient or client that needs advice, then you can call us on 0845 474 3075 or email us at [chris@unusualrisks.co.uk](mailto:chris@unusualrisks.co.uk)**

**Unusual Risks are specialists at finding inclusive Life Insurance, Critical Illness Cover and Income Protection for people with complex medical situations.**