

Not so long ago, the odds were about the same... : AIDS and insurance / Association of British Insurers.

Contributors

Association of British Insurers

Publication/Creation

1989.

Persistent URL

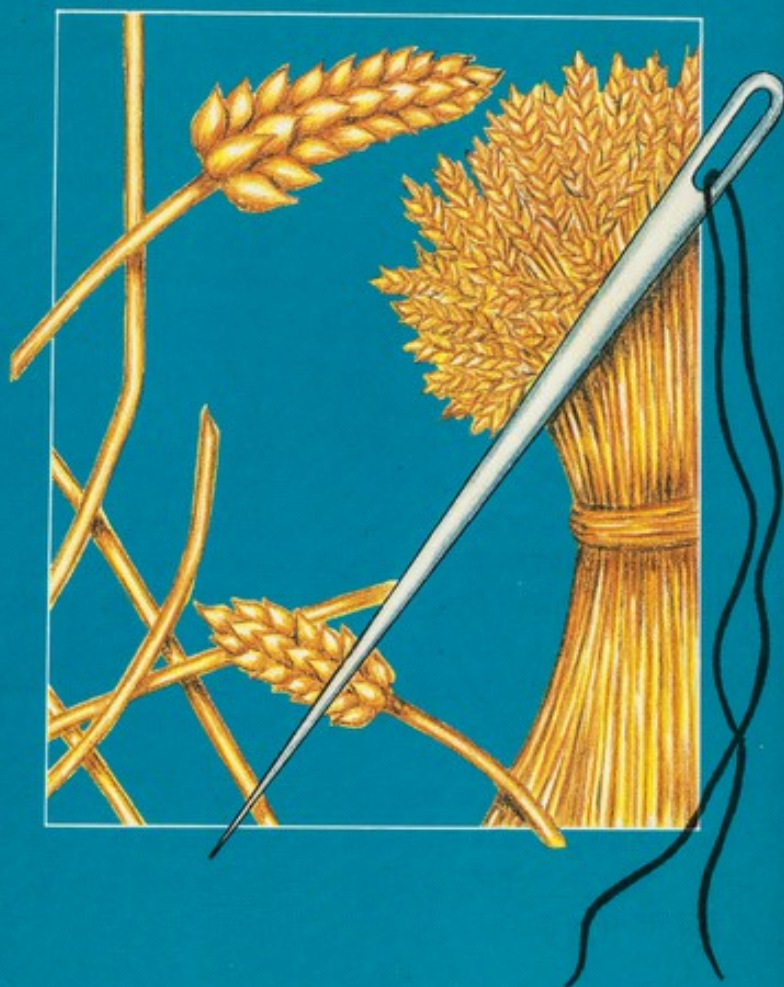
<https://wellcomecollection.org/works/yk9zq4nw>

License and attribution

Conditions of use: it is possible this item is protected by copyright and/or related rights. You are free to use this item in any way that is permitted by the copyright and related rights legislation that applies to your use. For other uses you need to obtain permission from the rights-holder(s).



Wellcome Collection
183 Euston Road
London NW1 2BE UK
T +44 (0)20 7611 8722
E library@wellcomecollection.org
<https://wellcomecollection.org>



not so long ago,
the odds were
about the
same...

Worry about AIDS reaches far beyond those who are directly stricken. Fear and suspicion is caused by our incomplete knowledge of this new and terrible threat and many of us are concerned as to what the future holds.

Many are worried about whether AIDS will affect their insurance needs- it may be their life insurance (in conjunction with a mortgage, a pension or otherwise), sickness, holiday or travel insurance.

AIDS AND YOUR INSURANCE

The business of insurance is a fine balancing act- between the risk being covered and the premium being charged- and the problem is that AIDS may be upsetting that balance.

Those who for one reason or another have had an AIDS blood test, (HIV anti-body test) are worried about whether they will be able to get any sort of life insurance.

Before reading on, please remember:

1. Once you have taken out a life insurance policy, having an HIV blood test will not affect it.

2. Having an HIV blood test is in itself no bar to obtaining new life insurance.

BUT

3. New life insurance cover cannot be provided for anyone who has AIDS or is HIV positive.

Because the experience to date is that AIDS kills - and it is probable that anybody who is HIV positive will contract AIDS, it is clearly in the best interests of everyone seeking life insurance to provide the insurance company with full information in response to questions relating to their health.

Most people seeking life insurance are accepted at standard premium rates but the insurance company has to have full information in order to be able to assess each risk properly. So to be fair to all its policyholders - in other words to keep the balance right, questions recommended by the Association of British Insurers are now being asked.

You may be asked whether:

- * you have been counselled or medically advised in connection with AIDS or any sexually-transmitted disease;
- * you have had an AIDS blood test - and if you have, to give details, dates and results.

The actual wording may vary from insurance company to insurance company but everyone needs to understand why these questions have to be asked.

In some circumstances you may be asked further questions so that the risk can be assessed in more detail and you may be required to have a medical examination possibly including an HIV blood test,

BUT

Insurance companies will never request an HIV test without your specific consent and without appropriate counselling by a doctor.

And, if the result of that test is negative you should be able to get the life cover you want unless there are some other circumstances affecting the risk.

AIDS-related claims may not be covered by some travel, permanent health, personal accident and sickness insurance policies. So, whenever you take out or renew insurance of this sort make sure you know about and understand any exclusion clause or special condition attached to your policy.

If you still have worries about AIDS and your insurance needs please talk to your insurance company or adviser, or contact the Association of British Insurers.

ABI Regional Offices

Midlands

021 236 6761

Yorkshire & Humberside

0532 441655

Scotland

041 226 3905

Southern

0703 226356

London & S. East

01-248 4477

Northern Ireland

0232 249176

South West & S. Wales

0272 297478

North West

061 832 9208

Eastern

0603 666251

Liverpool & N. Wales

051 236 7458

Northern

091 261 4844

ABI

**ASSOCIATION OF
BRITISH INSURERS**

Aldermay House, Queen Street,
London EC4N 1TT. Tel: 01-248 4477

The ABI represents over 430 insurance companies which transact some 90% of the world-wide business of the British insurance company market.