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Contributors

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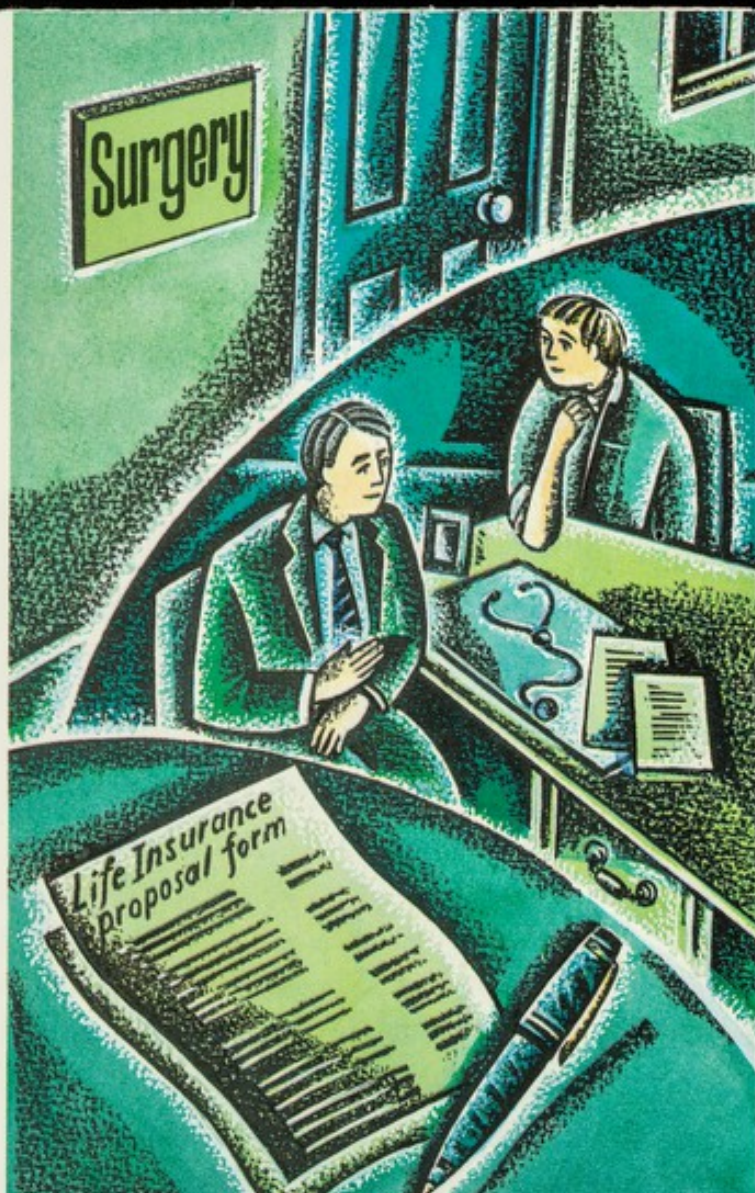
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Life Insurance and HIV/AIDS – The Facts

ABI



*A guide on
life insurance
and HIV/AIDS*

AN ASSOCIATION OF
BRITISH INSURERS GUIDE

We hope this leaflet will remove some of the uncertainties and dispel unnecessary fears surrounding HIV/AIDS in relation to life insurance. AIDS is still a relatively new disease and the life insurance industry, like the medical profession, is having to tackle the problems which arise from this serious disease.

In particular, we hope that this leaflet will reassure people who may worry that having an HIV test could prevent them from obtaining life insurance or affect existing insurance policies.



Remember:

Having an HIV test will not, of itself, prevent you from obtaining life insurance. Having the HIV test for routine purposes such as blood donation, pre-natal screening, employment or for personal reassurance will not prevent you from obtaining life insurance providing the result is negative and there are no risk factors present.

New life policies – assessing the risk

As with other life-threatening illnesses, AIDS is of particular importance to insurers.

Insurers must be able to assess the risk of death occurring so that the correct premium can be calculated. The premium charged is based on information available

when the policy is taken out. It cannot be altered while the policy is in force, which makes it essential that an insurer has all the relevant information to assess the risk at the outset.

Factors such as your age, occupation, health and pastimes must be considered before insurance can be offered. For instance, if you have a heart condition or a dangerous occupation, the greater the risk of early death.

Where medical information is required, the insurance company may, with your consent, obtain a medical report from your doctor. Sometimes a medical examination and specialised tests (including an HIV test) may be needed.

When completing a proposal form for life insurance, you will be asked a number of questions, two of which are likely to be on AIDS such as:

“Have you ever been personally counselled or medically advised in connection with HIV/AIDS or any sexually transmitted disease?

Have you ever had an HIV/AIDS test – if so, please give details, dates and results.”

Most life policies are issued without further enquiry but, as with other questions, such as details of your occupation or pastimes, your answer might mean that the insurers will seek further information so that they can consider the risk. Insurers must assess the risk of HIV/AIDS in the same way as any other serious medical condition.



The HIV test

Where an insurance company asks you to take the test, this can only be done after you have:

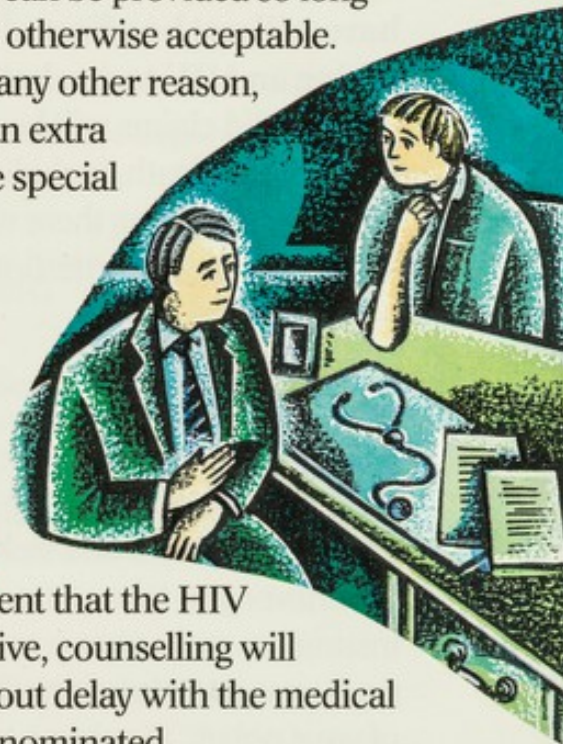
- Been notified of the test procedure
- Given your written consent to taking the test
- Nominated a doctor or clinic to receive the results if the test is positive
- Received counselling before the test.

All costs involved in the test and in obtaining any other medical evidence will be paid by the insurer.

Negative Result:

A negative result to the test will mean that the life insurance can be provided so long as the proposal is otherwise acceptable.

If the insurer, for any other reason, needs to charge an extra premium, impose special conditions or, in rare instances decline, you will be advised that the result was negative.



Positive Result:

In the unlikely event that the HIV test result is positive, counselling will be arranged without delay with the medical adviser you have nominated.

Life insurance cover cannot at present be provided for anyone who has AIDS or is HIV positive.

An illustration in the top left corner shows a green door with a silver handle. A yellow sign with the word 'Surgery' in black letters is mounted on the wall to the left of the door. The background is a light green wall with a dark green baseboard.

Surgery

Confidentiality

All medical information including details of the HIV test will be treated with the utmost confidentiality by the insurer and will be under the control of the Chief Medical Officer or Senior Medical Adviser at the insurance company.

Existing life insurance policies

Any life insurance policies you already have will not be affected in any way by taking an HIV test, whatever the result.

All valid claims will be paid whatever the cause of death, including AIDS-related diseases, providing there was no deliberate withholding of information when the policy was taken out.

Non-life policies

AIDS-related claims may not be covered by permanent health, private medical, travel, personal accident and sickness policies. Whenever you take out or renew your insurance, make sure you read and understand all the terms and conditions of your policy.

If you have any worries about how AIDS and having the HIV test might affect your insurance, you should talk to your insurance company or adviser or contact the Association of British Insurers.

Regional Offices

Eastern

Rouen House, Rouen Road, Norwich NR1 1RB
Tel: 0603 666251

London & South East

51 Gresham Street, London EC2V 7HQ
Tel: 071-600 3333

Midlands

6th Floor, Beaufort House, 92-98 Newhall Street
Birmingham B3 1PB
Tel: 021-236 6761

Northern

12 Mosley Street, Newcastle-upon-Tyne NE1 1DE
Tel: 091-261 4844

Northern Ireland

Scottish Provident Building,
Donegall Square West, Belfast BT1 6JE
Tel: 0232 249176

North West & North Wales

Adamson House, Shambles Square,
Manchester M3 1RE
Tel: 061-832 9208

Scotland

3rd Floor, 30 Gordon Street, Glasgow G1 3PU
Tel: 041-226 3905

Southern

Prudential Buildings, Above Bar Street,
Southampton SO1 0FG
Tel: 0703 226356

South West & South Wales

Transom House, Victoria Street, Bristol BS1 6AH
Tel: 0272 297478

Yorkshire & Humberside

Yorkshire House, Greek Street, Leeds LS1 5SX
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The ABI represents around 450 insurance companies which transact some 90% of the world-wide business of the British insurance company market.