



## Countries with high HIV prevalence and insurance

A guide for consumers

June 2008

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This guide is for people who have lived or travelled in countries of high HIV prevalence and want to purchase insurance for Life, Critical Illness, Income Protection, or Payment Protection Insurance.

### Information about countries with high HIV prevalence

Countries with high HIV prevalence are generally those where at least 1% of the population has HIV. This percentage is greater than in the UK and so the insurer may take account of this increased risk.

The World Health Organisation (WHO) collates HIV data from specific countries. Information about countries and HIV is at:

- WHO web address <http://www.who.int/>
- Statistics and maps <http://www.who.int/globalatlas/default.asp>
- World maps showing HIV prevalence  
<http://www.gamapserver.who.int/mapLibrary/app/searchResults.aspx>

### What you need to tell the insurer

The insurer can ask whether you have tested HIV positive. If you have HIV, unfortunately you are unlikely to qualify for insurance on standard terms and you might not get cover at all.

- You must tell the insurer if you have tested HIV positive
- The insurer can ask you to have a test for HIV
- You may be asked by the insurer to consent to them contacting your GP. GPs are required to tell the insurer if you have tested positive for HIV or if you are waiting for a test result. They will not tell the insurer about favourable (negative) HIV test results, unless you ask them to. If you refuse to give your consent, the insurer might not be able to proceed with your application. Do not assume the insurer will contact your GP - it is your responsibility to give the insurer correct answers to their questions.

If you do not answer the insurers questions carefully, accurately and to the best of your knowledge and belief, and then try to claim on your insurance policy, your insurer can refuse to pay out.

You do not need to tell the insurer about the HIV status of your partner.

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## Questions to ask the insurer

- What countries are covered by the insurance?
- Do I need to be a permanent UK resident?
- What limits are there on the cover, for example, how long can I live outside the UK (or countries covered by the policy) and still be able to claim benefits?
- How much will the insurance pay out?

## Insurance for people with HIV

If you have HIV, getting cover is not always possible. There are few specialist insurers that offer life cover and, for the people where some cover is available, it can be costly. You will need to use a specialist insurer although more life insurers hope to be able to offer affordable cover in the future. If you have any difficulty finding a specialist insurer, you can go to an insurance broker who can do the searching for you. You can contact a broker through:

British Insurance Brokers Association (BIBA)  
14 Bevis Marks  
London EC3A 7NT

Telephone: 0901 814 0015  
Email: [enquiries@biba.org.uk](mailto:enquiries@biba.org.uk)

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