



Information about insurance for people at risk of CJD

This statement is made on 12 June 2009 and is subject to change depending on medical advances.

This statement applies to sporadic, variant, iatrogenic and inherited Creutzfeldt-Jakob disease (CJD).

If you already have insurance

If you already have insurance and, since taking it out you have been told that you are at risk of CJD this new information will not affect your existing insurance cover and you do not need to tell your insurer.

If you were to get CJD, in the event of your death, any life insurance policies you have would pay out. Most health related insurance (like income protection or critical illness insurance) would cover CJD - you may wish to check this with your insurer in case you need to make a claim on your policy.

If you are considering taking out insurance

If you are considering taking out insurance and you have been told you are at risk of CJD, but have no symptoms, this alone is unlikely to affect your insurance terms. The terms any customer is offered will be affected by their general state of health.

When you take out insurance related to your health, you will be asked to answer questions about your health and medical history. You must answer any questions you are asked as fully and as accurately as you can, to the best of your knowledge and belief. If you don't, your insurer may refuse to pay your claim and could cancel your policy.

Frequently Asked Questions

Q 1: Will the insurer look at my policy again if I find out that I have CJD?

A: No. Your existing insurance policy cover will not be affected.

Q 2: Will the insurer look at my policy again if I find out that I am no longer at risk of having CJD?

A: Your insurer might reconsider any extra premium or exclusion applied to your policy because you were at risk of CJD at the time you applied for insurance. Ask your particular insurer.

Q 3: If I am at risk of getting CJD, will insurers use this to refuse to give my family insurance or charge them higher premiums?



A: No. Insurers will not use your information to assess any other person.

Q 4: Will I be able to get Travel insurance?

A: You are able to take out travel insurance in the usual way. If you take out a new policy, you must answer all questions truthfully, or your policy may not be valid.

Q 5: If I already have, or am suffering from, CJD, will I be able to take out insurance?

A: If you have already been diagnosed as having, or are suffering from, CJD it is unlikely that you will be able to take out any more life or health related insurance. However, this could change in the future if new information about CJD comes to light.