# GENETIC TEST RESULTS AND INSURANCE

## 1. If I have a genetic test will I be able to get insurance?

The results of a predictive genetic test will not currently affect your ability to take out any type of insurance other than life insurance over £500,000.

For all types of life and health insurance, whether or not you get cover, and the terms you are offered, will depend on:

- Your health and medical history (including any diagnostic genetic test results)
- Your family history
- Your lifestyle – for example, whether you smoke and your occupation

## 2. When do I have to tell insurance companies about my genetic test results?

**Diagnostic genetic tests** – are taken when you already have symptoms and are used to diagnose the condition. If you are asked, you must tell your insurance company about diagnostic test results when you take out insurance.

**Predictive genetic tests** – are taken when you do not have any symptoms but want to know the likelihood of getting a condition in the future. If you have taken a predictive genetic test, insurers can only currently ask you for the result if the test is for HD (Huntington’s Disease) and you are taking out more than £500,000 of life insurance. You can tell your GP not to send your insurance company any information about predictive genetic test results unless you want the insurance company to take into account a result that is in your favour.

## 3. Do I have to take a predictive genetic test when I take out insurance?

No. Insurers cannot ask you to take a predictive genetic test for the purposes of taking out insurance.

## 4. Can insurers use my family history?

Yes. Family history can be used by insurers to set your cover and terms. Family history has a broad context for insurance and is more than just the diseases that affected your mother and father. It includes the physical environment you grew up in and life choices. Family history does not mean the detailed family tree that geneticists use for medical purposes or genealogists use to work out where you came from.

## 5. Will this situation change?

Both Government and insurers have a common interest in people knowing they can take out insurance with confidence and so they set up an agreement on genetic tests and insurance. The agreement is called the Concordat and Moratorium on Genetic tests and Insurance.

The current agreement runs until 2014. In 2011, three years before the agreement could end, a joint review by the Government and ABI will consider what protection consumers need after 2014, and the best way to provide this.

Both Government and the ABI believe the current agreement is working well. In all three previous reviews the agreement has been extended.

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This information is correct as at November 2010 and will be updated as necessary. Please check our website (www.ABI.org.uk) for the latest version.
### 6. What can I do if something goes wrong?

If you feel you have been treated unfairly over something to do with genetics, first contact your insurer who will try to sort it out. The Key Facts or Key Features leaflet you get when you take out insurance has details of the insurance company’s complaints process. If your complaint is not resolved you can then go to:

- The free dispute resolution service for genetics complaints of the IDRS, Chartered Institute of Arbitrators, 24 Angel Gate, City Rd, London EC1V 2PT
  - T: 020 7520 3800
  - E-Mail: info@idrs.ltd.uk
  - Website: [www.idrs.ltd.uk/?p=59&lang=e](http://www.idrs.ltd.uk/?p=59&lang=e)

You could also choose to use:

- The free Financial Ombudsman Service (in some cases)
  - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- The court system

### 7. What else should I think about?

- Different insurers have different approaches so shop around, you don’t have to accept the first answer you get or the first type of policy you are offered.
- Before you apply for insurance, you can use a broker or an independent financial adviser (IFA) to approach different insurers anonymously on your behalf to find out what indicative terms you might be offered.
- Answer all the questions the insurer asks you. The insurer will ask you about all the information they need to know, so don’t second guess what the insurer wants, just answer all the questions fully, carefully, and to the best of your knowledge and belief. No more, and no less.

For Life insurance specifically:

- If you have a favourable predictive genetic test result, it could be in your interests to disclose it when you take out life insurance. Before you apply, check the insurer’s website to see whether they take favourable results into account.
- Once your life insurance cover has started, you don’t normally need to disclose anything else to the insurer.

**Not all insurance works the same way – don’t be afraid to ask**

### 8. Where can I go for more information?

- Your insurance company
- The Concordat and Moratorium on Genetics and Insurance
- Association of British Insurers (ABI), 51 Gresham St, London EC2V 7HQ
  - Consumer Line: 020 7216 7455, [www.abi.org.uk](http://www.abi.org.uk)
- Department of Health, Skipton House, 80 London Rd, London SE1 6LH
  - [www.dh.gov.uk/genetics](http://www.dh.gov.uk/genetics)
- Genetics Alliance UK, Unit 4d, Leroy House, 436 Essex Rd, London N1 3QP