

Underwriting Improvement for Human Immunodeficiency Virus (HIV)

What's changed?

We're really pleased to share that we now offer Income Protection to people who are HIV positive.

What information will you need to underwrite my client?

One of our friendly underwriters will speak with your client to understand their individual circumstances.

We'll need to see copies of test results, medication and any reports your client has from their HIV specialist. Often this information is available to your client through the NHS App.

Sometimes this is enough for us to be able to insure your client, or alternatively we may need to get a GP report.

Is there any impact on price?

When we have what we need and we're happy we can cover your client, the cost of their insurance will likely be between 50% & 75% higher than our normal price.

If your client would prefer an exclusion, let us know.

What will you base your decision on?

We'll be able to insure your client if they:

- can provide the test results and medical history we need
- have an undetectable viral load
- have a CD4 count above 500
- have been on anti-retroviral medication for at least 12 months
- don't smoke heavily, and haven't used substances or illegal drugs for the last 5 years (we may consider occasional cannabis use in the past)
- have never had Hepatitis B or C or infections, or sexually transmitted infections, after being diagnosed with HIV
- have no other serious illnesses, conditions or complications of HIV that we'd be concerned about

Any questions?

If you have a client with HIV, or any other condition, you can speak directly with our senior underwriters.

They're here to help save you time, stress and effort with clear support, advice and information, to help you protect more clients.

You can call them on **01452 934212** Monday to Friday, 9-5, or drop them an email on presales@holloway.co.uk.