

Contact

Nick Allen
nick.allen@tokiomarinekiln.com

T +44 (0)20 866 9000

Empowered Expertise

www.tokiomarinekiln.com



Life cover for those with HIV

Fearful of an AIDS epidemic, the UK life assurance industry tightened its underwriting practices in the early 1990s and premiums rose for everyone. Today, it is much easier for HIV sufferers to find life cover... if they know where to go.

In the early days of AIDS life assurers were doing everything they could to avoid exposure to claims resulting from AIDS and HIV. Life insurance companies aren't in the business of issuing policies for people who are likely to die soon and as a result applicants are quizzed and their medical histories stringently reviewed before coverage is offered.

Twenty years ago treatment for the condition was non-existent and it was feared that would continue to be the case. As a result, premiums for life cover rose as assurers sought to protect themselves. Over the years however medical progress has meant that a few specialist insurers, such as Tokio Marine Kiln, now consider those who are HIV positive to be an insurable risk.

The development of highly active anti-retroviral therapy (HAART) has greatly improved the life expectancy for those with HIV/AIDS. This, combined with an increase in the amount of data available, mainly from South Africa and Holland, means that Tokio Marine Kiln has been able to increase the term of cover offered considerably.

Tokio Marine Kiln's Syndicate 308 focuses on underwriting unusual life risks and has offered HIV life cover for around 10 years. Flexibility and use of specialised wording enables Tokio Marine Kiln to write individually tailored policies, taking each case on its own merit.

10 year

life cover on offer
for people living with
Aids and HIV

Tokio Marine Kiln

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