

Life Cover for people with HIV.

HIV is the fastest growing serious health condition in the UK*.

A sizeable number of people in the UK are living with HIV, many of these living normal lives. Reportedly, every seventy minutes, somebody in the UK is diagnosed with HIV*. At PruProtect, we recognise that these individuals have a need for insurance like everyone else – or even more so. We are the first mainstream insurance company to provide Life Cover for people with HIV. Our innovative new product will provide Life Cover of up to a maximum of £250,000 for a maximum of ten years.

Cover will be available through UK intermediaries and premiums will be underwritten on each individual's circumstances to accurately and fairly reflect the risk. Initially it will cover a limited range of people with HIV, however we aim to broaden the qualifying criteria in future to cover more people.

PruProtect's unique programme Vitality with Lite Rewards will also be available to all members. We are the only insurer with a health and wellbeing programme, which encourages your clients to lead a healthy lifestyle. Vitality with Lite Rewards can reward members with lower premiums, and the opportunity for a wide range of discounts on things such as gym memberships, health screens, holidays and much more.

Qualifying criteria

Applicants will need to meet the qualifying criteria below:

- Applicants must be aged between 25–50.
- Applicants should not have contracted HIV through intravenous drug use.
- Applicants must be receiving Highly Active Antiretroviral Therapy (HAART):
 - in the UK.
 - commenced treatment in the last five years.
 - receiving treatment for at least six months; and
- Treatment should result with increased CD4 cell count and viral load should be suppressed to a near undetectable level.
- Applicants must be Hepatitis B and C negative.

Application process

Provided the qualifying criteria above are met, applicants will be asked to complete a confidential questionnaire. We will then request a doctors report, medical exam and Hepatitis B and C tests.

*Terrence Higgins Trust 07/04/2009, www.tht.org.uk

