

HIV and life insurance

Get the facts



Life insurance gives people peace of mind when they're making important decisions and provides a financial safety net during life's biggest challenges.

Australia's life insurers offer various types of products designed to give people financial security in the event of retirement, death, injury or a major illness. You can access life insurance through your superannuation, through a financial adviser or directly from a life insurer.

Depending on the level of protection you apply for, a life insurer may ask you a series of questions about yourself and your family history. The answers to these questions are used to determine your individual level of risk, which is important for determining what cover you will be offered and at what price. The answers you provide are confidential. Insurers must also ensure they comply with the legal requirement to have supporting evidence for any decisions about your cover that are made based on your answers.

When asking you personal questions the life insurer **should** always make sure you feel comfortable – it is not acceptable for you to feel judged or discriminated against. The industry has strict rules in place to protect you through its [Life Insurance Code of Practice](#).

The life insurance industry strongly supports people taking actions to prevent disease, disability and death. This includes preventative medications for HIV such as pre-exposure prophylaxis (PrEP) and post-exposure prophylaxis (PEP).

Frequently asked questions

Can I get life insurance if I am living with HIV?

If you are living with HIV, you should feel confident to apply for life insurance. Now that advances in HIV treatment have improved the general health and life expectancy of people living with HIV, the range of insurance policies available is increasing. It is worth shopping around to find a company that offers the type of coverage you want.

Will my insurance cover have an HIV or AIDS exclusion?

With the steady reduction in HIV infections and ongoing health improvements for people living with HIV, access to life insurance products for customers living with HIV is increasing. Life insurance products now sold do not have blanket policy exclusions for HIV and/or AIDS in their product terms and conditions, which will be published on the life insurer's website. However, depending on the insurer, the product type, and their underwriting guidelines, and your risk profile, policies may have restrictions applied such as loadings or exclusions. In some cases, cover may not be able to be offered. This information will be communicated to you as part of the underwriting process.

Some life insurers may have older products that still do have these types of exclusions. If you have a policy like this, you should contact your life insurer about your options. Never cancel any insurance until you have new cover in place or understand the full consequences of doing so.

Do I have to disclose if I have HIV when I take out life insurance?

When taking out life insurance, you must answer the questions that the insurer asks honestly and truthfully with a reasonable care not to make a misrepresentation.

If there are questions in the insurance application where you are required to provide information about your HIV status and you don't do so, then the insurance company may not pay out for any claim you make.

Will I have to answer questions about my sexual history or sexual preferences?

When you apply for insurance, insurers may ask questions about your health and medical history, including sexually transmitted infections such as HIV. Your answers will be used to determine your individual level of risk. Your sexual preferences and practices are not relevant risk factors, and the Life Code prohibits life insurers from asking you these types of questions.

I am taking PrEP or PEP or antiretroviral treatment for HIV prevention. How will that affect my life insurance application?

During your life insurance application process, there is likely to be a question regarding your regular use of prescribed medication. This is where you should let the insurer know if you take PrEP or PEP or antiretroviral treatment for HIV prevention

Taking preventative measures to protect your health is encouraged by life insurers, including preventative medications like PrEP and PEP and regular HIV testing. You will not be treated as higher risk for taking PrEP or other medication that reduces the risk of contracting HIV.

Do I have to tell my insurer if I am diagnosed with HIV if I already have a life insurance policy?

If you are diagnosed with HIV after your insurance policy has started, you do not need to notify your insurer. If you do tell your insurer, it will not affect your cover, the premium you pay or your ability to claim in the future.

Some insurance policies may provide cover if you are diagnosed with HIV or it affects your ability to work. You may want to check your policy terms and conditions to see if you may be eligible to make a claim.

Why has my insurance company requested an HIV Test?

Depending on your age, and the sum insured requested, a requirement of your application could be to have medical testing. This may include an HIV test.

My insurance company has requested a HIV test, and my test result came back positive for HIV. How will I be informed?

If your life insurer requires you to have a blood test as part of the application process, the test will be performed through an Australian approved pathology provider. We recommend you make a time to have a test and obtain your results at your local GP or sexual health clinic. Your GP, sexual health clinic, or pathology provider will contact you about the results of your test. As HIV is a notifiable disease in Australia, you will be contacted by your state or territory Health Department should your test result come back positive for HIV.

Who should I contact if I have concerns?

If you have a complaint about your life insurance or how you have been treated, you should first contact your insurance provider. This could be your superannuation fund, financial adviser or life insurer. They will have an Internal Dispute Resolution process and will help you with your complaint.

If you are not satisfied with the outcome, or if the provider does not provide a response to your complaint within the permitted timeframe, you can contact an external body such as the Australian Financial Complaints Authority (AFCA) and/or seek legal advice to help resolve your complaint.

There are also a range of specialist support services for people living with HIV who may be able to provide advice and assistance.



Specialist Support Services:

- Health Equity Matters | (02) 9557 9399
- National Association of People With HIV Australia | (02) 8568 0300
- Institute of Many | theinstituteofmany.org
- Q+Plus Law (Victoria) | (03) 9968 1002
- LGBTI Legal Service (Queensland) | (07) 3124 7160
- HIV/AIDS Legal Centre | (02) 9492 6540



