



HANDY

GUIDES

Insurance

AND HUNTINGTON'S DISEASE



Insurance is a way of protecting for **unexpected circumstances** in the future, and can come in many different forms for instance to cover your **home, car, holiday** or your **life**.

As those who are showing symptoms of Huntington's disease, or are at risk of HD, may be **more likely** to claim on their insurance policy at certain points in their life, this can affect the **policies** that are available to them.

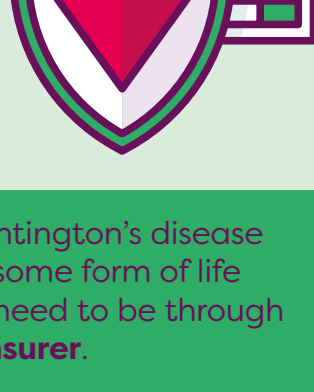
This varies considerably between different types of **insurance** and **personal circumstances**.

Protection Insurance

Life Insurance

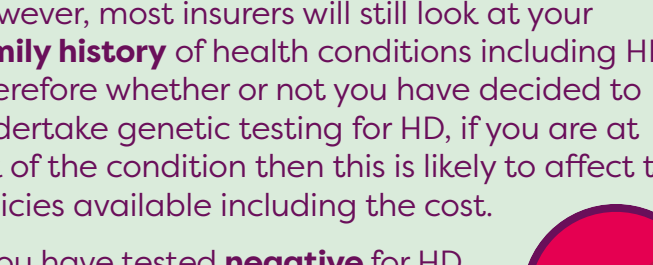
Life insurance policies are designed to provide **financial security to your loved ones in the event of an early death**.

They can offer peace of mind by minimising the financial impact a death may have on other family members. Life insurance is generally recommended to those who have financial dependants – people who depend on your income financially – for instance to be able to pay the mortgage or other bills – whereas it may not be necessary if no one depends on you in this way. Most policies are paid for by a **monthly premium**, and will pay out a **lump sum** on death. Sometimes these policies are known as life cover or life assurance.



Those diagnosed with Huntington's disease may still be able to get some form of life insurance; however it may need to be through a **specialist insurer**.

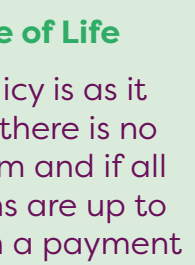
It is also more likely that the cost (the premium) will be **higher** because of HD and/or have a **smaller pay-out**.



If you have tested HD **positive**, but not showing any symptoms, insurers have agreed **not** to take the results of genetic testing into account if the amount of life insurance is less than £500,000.

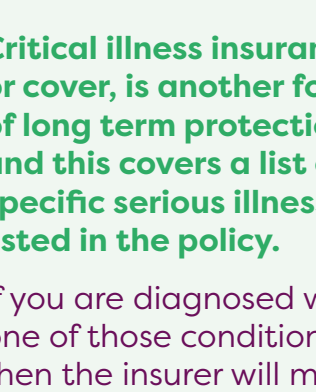
However, most insurers will still look at your **family history** of health conditions including HD. Therefore whether or not you have decided to undertake genetic testing for HD, if you are at risk of the condition then this is likely to affect the policies available including the cost.

If you have tested **negative** for HD, sharing this information with the insurer can allow you to have life insurance at a standard premium rate.



For anyone with, or at risk of HD, **specialist insurance advice** is generally recommended.

The main types of life insurance are:



Term Insurance

This is a policy for a set time limit – usually 10 or 20 years – and pays an agreed lump sum if the policyholder dies during this period. The pay-out can stay the same, or decrease over time (often linked to an outstanding mortgage).



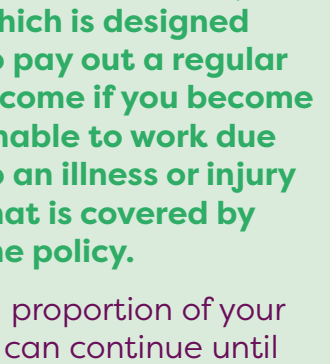
Whole of Life

This policy is as it sounds, there is no fixed term and if all premiums are up to date then a payment will be made upon the policyholder's death.

Critical Illness Insurance

Critical illness insurance, or cover, is another form of long term protection, and this covers a list of specific serious illnesses listed in the policy.

If you are diagnosed with one of those conditions, then the insurer will make a **one off lump sum** pay out which could be used to pay off a mortgage or other bills for instance.



Huntington's disease is generally excluded from the list of illnesses in critical illness policies, however some people with HD are able to claim under the **'Total Permanent Disability'** clause which is sometimes listed in these policies.

Insurers will generally look at family history and those at risk of HD may find the policies and/or premiums are affected by this. Specialist Insurance Advice is generally recommended.

Income Protection Insurance

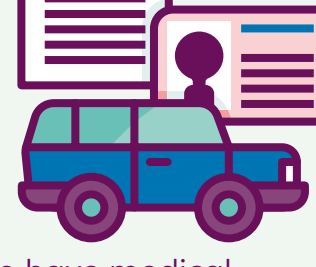


This is a long term insurance policy (also known as permanent health insurance) which is designed to pay out a regular income if you become unable to work due to an illness or injury that is covered by the policy.

The regular payments are a proportion of your previous income, and these can continue until you are able to return to work, retire, or die, or they can be for a set period of time (usually 2-5 years, and known as **Short Term Income Protection Insurance**).

As with Life & Critical Illness cover, having HD, or a family history of the condition is likely to affect the policies available, the cost, and HD may not be covered by the policy.

Again, **specialist advice** is best taken for up to date information on what is available, and what this means for your personal circumstances.



Car Insurance, Driving and HD

Having HD or being at risk of HD does not prevent you from being able to drive.

Symptomatic

If you already have a driving licence, and you develop symptoms you must inform the DVLA that you have a **notifiable medical condition**.

Informing the DVLA does not automatically mean that you will lose your driving licence, but it does mean that you may need to have medical assessments to check that you are still able to drive safely.

You should also notify your **insurance company** as this might invalidate your insurance if you have an accident.



Positive Test, No Symptoms

You **do not** need to tell the DVLA if you have a positive predictive test for HD, but are not showing any symptoms.

At Risk

You **do not** need to tell the DVLA, driving instructor, or insurance company that you are at risk of HD.

