

# Insurance

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## What is in this fact sheet

- Life Insurance information
- Travel Insurance information
- Car Insurance information
- Information on brokers

## Life Insurance

In the U.K., there are no laws governing the provision of insurance services to people with a genetic condition; instead the U.K. Government drew up a voluntary 'Concordat and Moratorium' which you can access by clicking [here](#).

The main effect of the Concordat and Moratorium is, if you wish to apply for life insurance and its value is £500,000 or less, an insurance company cannot ask you to provide information about any genetic test result you have had.

It is worth noting, all members of the Association of British Insurers (ABI) must abide by the Concordat and Moratorium; that accounts for around 90% of insurers, but it is worth checking first if the insurer you decide to approach is a member of the ABI.

In practice it is unclear the Concordat and Moratorium actually has the intended impact. Insurers will still ask for your family history and many specifically ask about Huntington's disease. As a consequence many individuals experience considerable difficulty getting insurance, but, depending on your individual circumstances, there are things you can do.

## Advice if you have had a negative test result

If you have had the genetic test for HD and have received a negative test result, you should, for insurance purposes, be treated as a 'standard risk'. You should be able to obtain insurance and the premium you pay should not be affected.

Forewarned is forearmed and some insurers still charge increased premiums. Our advice, if you encounter this, is to go elsewhere; shop around and you will find a company that does not charge increased premiums. It is especially worth finding an insurance broker who has experience in placing business with insurers who are more experienced in underwriting people with health conditions. There is some information at the end of this fact sheet on companies you can contact.

*SHA does not have a commercial relationship with any of the companies noted on this fact sheet and we do not endorse their products or guarantee you will get cover.*

## Advice if you are at risk of inheriting HD

It is possible to obtain life insurance if you have a genetic risk for HD and many people opt to do this before they have the genetic test so they have it in place and can protect important assets like housing.

Our experience is, you will have to be prepared to persevere and shop around in order to find cover and you will be charged a higher premium. The information at the end of this fact sheet might help you by providing a place to start looking.

### Update October 2018

There is currently a new insurer on the market who is taking a different approach to underwriting insurance which may mean people with a genetic risk for HD can obtain protection insurance at the standard risk (i.e. no increase in premium). The company does not deal directly with the public and if you are interested you should contact [futureproof](#) or [Cura](#) (links at the foot of this fact sheet) for additional information.

## Advice if you have the HD gene and/or are symptomatic

In general there are few options for insurance for people with HD or who have a positive gene test, but are not yet symptomatic. If you are over the age of fifty, you may wish to consider an 'over fifties' insurance plan and there is information about this at the end of the fact sheet.

## Travel Insurance

If you have had a negative gene test for HD or a positive gene test, but are not symptomatic, you should get travel insurance at a 'standard risk' and not be charged additional premiums. For people with symptoms of HD, the availability and cost of insurance is usually linked to your symptoms and the amount of care and support you need.

It is always worth shopping around or go to an insurance broker who will get quotes from a number of insurance companies for you.

There are details at the end of the fact sheet of an insurance broker with experience in finding insurance for people with health conditions.

## Car Insurance

If you have had a negative gene test result or a positive gene test result, but are not symptomatic, your car insurance premiums should not be affected.

If you have symptoms of HD, remember you must always disclose this to your insurer and this is likely to result in an increase in your premiums, but in general, you will still be able to obtain car insurance and the best way to do this remains through insurance comparison web sites.

## Information about insurance companies and brokers

### Just Travel:

An Insurance broker with experience in obtaining insurance for people with a health condition.  
*If you quote HDSCOT8, you will get an 8% discount on your premium.*

### The Health Surgery:

An Insurance broker with experience in obtaining life insurance for people with a health condition.

### Cura:

An Insurance broker with experience in obtaining life insurance for people with a health condition.

### AIG:

An insurance company that offers an over fifties life plan which is available to people with HD.

### Futureproof:

An Insurance broker with experience in obtaining life insurance for people with a health condition.