



Gay Financial Advisers Praise Insurers

Compass, the gay financial advisers are this week praising Life Assurance providers after the last remaining companies increased their HIV testing limit to £1,000,000 for gay men. After over a decade of campaigning Compass are delighted to announce that 100%* of Life Assurance Companies now have adopted 'equal' HIV testing limits.

This means that both single gay men and gay men in a civil partnership should not now be asked for a HIV test when applying for Life Assurance up to £1,000,000. As recently as last year life assurance companies were still insisting on sending gay men for HIV Testing for amounts of insurance of only £250,000.

Chris Morgan the Marketing Manager at Compass Mortgage & Insurance Services, Says

'Since the introduction of the HIV and Insurance guidelines in September 2005 we have been lobbying insurance companies to adopt an industry wide HIV testing limit for gay men of £1,000,000. We're proud to announce that finally the last remaining companies have now agreed to fall in line with the rest of the industry'.

'After over ten years of campaigning and lobbying it's very satisfying that gay men and women are now being treated equally by the Life Assurance Industry and can obtain Life Assurance without discrimination. We are continuing to fight for better Life Assurance premiums for people living with HIV'.

Compass are keen to point out that there may be circumstances where gay men and women may be asked for a HIV test when applying for Life Assurance. For example if a person has a history of Sexually Transmitted infections (STI's), or if they have travelled abroad to areas of the world with a high prevalence of HIV infection.

Compass is able to arrange Life Assurance, Income Protection, Critical Illness Cover and Private Medical Insurance for gay men and women without personal questions and HIV Testing for amounts up to £1,000,000. They are also now able to arrange Life Assurance for people living with HIV up to amount of £250,000.

** Chris Morgan surveyed the top fourteen Life Assurance providers in the United Kingdom in February 2010 and asked about their HIV Testing Limit for both Single Gay Men and Gay Men in a Civil Partnership. All companies responded with £1,000,000 with the exception of two who changed their limit after referring the matter to their reinsurers.*

For further information please contact:

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Notes to editors:

1. Chris Morgan would be happy to discuss with editors features on financial planning for gay, HIV Positive people and for providing content for your publication.
2. Chris Morgan is the Marketing Manager at a firm of Mortgage and Insurance adviser's offers specialist advice to the Gay and HIV Positive communities, without fear of discrimination.
3. Compass Mortgage and Insurance Services can be found at www.compassindependent.co.uk
4. Chris has over the years built a regular readership within gay publication's Pink Finance., Gay Times, Pink Paper, Gay.com and ReFresh. He's also provided many interviews for titles such as The Guardian, The Independent, The Observer, Evening Standard and Money Observer.
5. Compass Mortgage and Insurance Services is authorised and regulated by the Financial Services Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FSA.