

Legal & General's policy on asking customers to take an HIV test

Legal & General follows the Association of British Insurer's Guiding Principles for HIV and Life Insurance

Legal & General will ask a customer to take an HIV test in the following circumstances:

- Routine evidence request for customers under age 60 applying for life cover, where their total cover is above £1,500,000
- Routine evidence request for customers under age 40 applying for Income Protection where cover is above £6,250
- Routine evidence request for customers aged 40 or older applying for Income Protection where cover is above £4,000
- Being resident or visiting in a non-UK country with high HIV prevalence within the last five years
- Having been diagnosed with a sexually transmitted disease(s) with long-term health implications
- Intravenous drug use over 5 years ago (if within 5 years the case will be declined)

Requesting HIV tests:

When an HIV test is required we will write direct to the customer. The letter includes an HIV pretesting leaflet and consent form that the customer is asked to take with them when the test is carried out.

Informing customers of HIV test results:

Negative results: The customer will be advised in writing of the result and informed that any premium rating is not related to the HIV test.

Positive results: The customer's GP or nominated doctor will be advised in writing of the result so that arrangements for counselling and future care can be discussed.

Very occasionally a result may not be possible from the sample provided. If this happens the customer will be advised in writing that a result was not possible and the reasons for this (if known). They will be advised that if they wish to continue with their application a further HIV test will be required.