

### **HIV Pre-testing Leaflet**

As you are probably aware, the Acquired Immune Deficiency Syndrome (AIDS) is caused by infection with a virus known as Human Immunodeficiency Virus (HIV)

When insurers consider an application for life or health protection insurance, they sometimes require additional information about your risk for HIV infection. This assessment of HIV risk is designed to protect the funds held of both existing and future policy holders. Your insurance company has asked you to undergo an HIV antibody test. This could be because of answers you gave in your application form which revealed that you could be at risk of HIV, or it could be because you have applied for a relatively large amount of insurance.

The nurse/doctor will take a sample of blood/saliva. The test will form a routine part of your medical examination and the sample will be sent to a specialist laboratory. Your test will be protected by a strict code of confidentiality, and will only be disclosed if you give your written consent to the disclosure. **Your insurer asks you to consent to your test result being released to your registered GP or a GUM clinic, as insurers are unable to provide adequate post-test support if your test proves to be positive.**

A positive test would mean that you have been exposed to HIV and have developed antibodies. You should be aware of the possible consequences of testing positive. It would, however, enable you to access effective treatments earlier. If you decide not to have the test at this time, please sign the appropriate section of the enclosed declaration and ask the doctor/nurse to return it to the insurance company. You will, of course, understand that this will mean the insurer cannot proceed further with your application. Your decision not to test will not be held against you in any future applications.

If the result is negative, the fact of having an HIV test will not, of itself, have any effect on your acceptance terms for Insurance.

If you have no objections to this test being performed the Medical Professional will ask you sign a declaration and consent form in his/her presence.