

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:

- If they have been diagnosed with (a) sexually transmitted disease(s) with long-term health implications.
- If they are resident in or visiting a non-UK country with high HIV prevalence within the last five years.
- Customers up to age 60, with a total benefit level of £1,000,001 and above.
- Customers aged 60 or older, with a total benefit level of £2,000,001 and above.
- Customers with a monthly income protection benefit of £4,001 and above.

Legal & General will not:

- Request random HIV tests.
- Request an HIV test solely due to a customer's occupation or solely for joint life applications on the lives of two males.

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.

