Prudential Offers Life Insurance to HIV Positive in U.K.

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For the first time, a mainstream life insurance provider is offering coverage to HIV-positive people in the United Kingdom, *The Daily Telegraph* reports. The insurance policy will at first cover just 7 percent of positive Britons, but will likely extend to 20 percent in the near future.

The policy from PruProtect—a joint venture between Prudential and a South African company—will offer policyholders up to £250,000 (U.S. $373,225) of life insurance coverage for a maximum of 10 years.

“We welcome this move from PruProtect and are glad to see an insurer that recognizes the reality of living with HIV in the U.K. in the 21st century,” said premier AIDS charity the Terrence Higgins Trust in a statement. “We hope this will be the start of a wider move to offer appropriate financial products to people with HIV.”

According to the article, however, PruProtect policyholders would pay higher premiums than those purchasing traditional life insurance policies “to accurately and fairly reflect the risks involved,” the company says.

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