

Predictive Genetic Testing and Insurance

This information sheet has been written for people who are considering having a predictive genetic test, to provide an outline of the current agreements regarding the use of genetic test information by insurers.

A voluntary code of practice has been agreed between HM Government and the Association of British Insurers (ABI) on the use of genetic test results in underwriting insurance policies. This is known as the 'Code on genetic testing and insurance'. It builds on and replaces the previous Concordat and Moratorium on genetics and insurance. It started in October 2018 and it will be reviewed every three years. All members of the ABI are signed up to the code, and insurance companies who are not members can also sign up. This code only concerns genetic test results that suggest the likelihood of future ill health, known as predictive genetic tests.

A summary of the key commitments made by the ABI on behalf of its members are:

- Insurers will always treat applicants fairly. They will not require or pressure any applicant to undertake a predictive or diagnostic genetic test in order to obtain insurance.
- Customers will not be required to disclose results of predictive genetic tests for policies up to £500,000 of life insurance, or £300,000 for income protection insurance, or paying annual benefits of £30,000 for income protection insurance. Over these financial limits, insurers can only ask about predictive tests for conditions that have been approved as being relevant under this Code. The only disease currently on the approved list is Huntington's disease, for life insurance only. In this circumstance, the insurer will not impose disproportionate terms, conditions or exclusions.
- ABI member insurers who provide one-off or annual policies such as travel insurance or private medical insurance will not ask for the results of a predictive genetic test result, in any circumstance.
- Insurers will not ask an applicant to disclose the results of a predictive genetic test:
 - a) taken after insurance cover has started, for the duration of that cover;
 - b) of another person, such as a blood relative; or
 - c) obtained exclusively in the context of scientific research
- Insurers will provide all applicants with clear information before an application for insurance cover is completed, explaining what they will and will not have to disclose regarding genetic test results, and how their insurance decision may be affected if an applicant decides voluntarily to disclose any favourable predictive genetic test result. If an applicant discloses an unfavourable result, the insurer will ignore the result, unless test is for Huntington's disease

For further information please contact:

Association of British Insurers (ABI):

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The Government publication on the Code on Genetic Testing and Insurance can be found at:
<https://www.gov.uk/government/publications/code-on-genetic-testing-and-insurance>

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