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## Covid-19: Doctors “face difficulties” getting life insurance after exposure to disease

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Doctors have encountered difficulties in applying for life insurance because of their exposure to covid-19, the BMA has found.

The association and the financial adviser Chase de Vere worked to establish how insurers assessed the risks from covid-19 for doctors applying for life insurance policies.

They found that, although insurers were not intentionally treating healthcare workers unfairly, some of the questions they asked had the potential to lead to some difficulties for doctors. This was because doctors were both more likely to come into contact with people with covid-19 and to undergo polymerase chain reaction (PCR) antigen<sup>1</sup> and antibody testing.

The BMA said that it had spoken to the Association of British Insurers and that both organisations agreed that healthcare workers should not face any additional barriers when applying for insurance policies.

In a joint statement the two organisations said, “Each application for life insurance and income protection will be assessed on an individual basis, regardless of profession, and focused on the person’s health and severity of any symptoms at the time.

“A positive test for covid (either a PCR or antibody test) should not delay an application as long as the individual has recovered and been back at work for the required period.”

The BMA has issued guidance for doctors on how to get life insurance if they have recently had covid-19 or have had a positive antibody test.<sup>2</sup>

1 Watson J, Whiting PF, Brush JE. Interpreting a covid-19 test result. *BMJ* 2020;369:m1808.pmid: 32398230

2 BMA. COVID-19: your life insurance. 2020. <https://www.bma.org.uk/advice-and-support/covid-19/your-health/covid-19-your-life-insurance>.

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