



Department
of Health &
Social Care

Code on Genetic Testing and Insurance

Consumer Guide

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Summary

You don't need to tell an insurer about any genomic testing you or your family have that suggests a risk of future disease, unless you are applying for life insurance over £500,000 and you have had a test for Huntington's Disease as part of your care.

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A genetic test is a type of medical test that looks for possible changes in your DNA. If you are unwell, you may have a genetic test to help find out what is wrong. This is called a diagnostic genetic test. Some changes in your DNA can affect your risk of getting an illness in the future. You can have a predictive genetic test to find out about certain types of future risk, before you become unwell.

The 'Code on Genetic Testing and Insurance' is an agreement between the Government and the Association of British Insurers (ABI). It explains what an insurance company does and does not need to know about the genetic testing you may have had when you apply for insurance.

All members of the ABI automatically sign-up to the Code, and other insurance companies who are not members of the ABI can also sign-up. You can see a full list of insurance companies who have signed up to the Code [on the ABI website](#).

If you are applying for insurance from a company who has signed up to the Code, they agree to act according to its rules. This means that the company has committed to the following:

- To never require or pressure you to have a predictive or diagnostic genetic test, under any circumstances
- To not ask for, or take into account the result of a predictive genetic test if you are applying for insurance with the only exception being if you are applying for life insurance over £500,000 and you have had a predictive genetic test for Huntington's Disease. Only in this circumstance do you need to tell the insurance company the result of the test, if they ask

The Code recognises that a diagnostic genetic test is the same as any other diagnostic medical test (such as a blood test). This means you might need to tell the insurance company about the results of a diagnostic genetic test when you apply for insurance. You might be asked for this information as part of the application form, or it may be included in your medical report if the insurance company asks to see it as part of your application, and the GP thinks the test is relevant.

There are a number of other useful things you should know about how the Code can help you:

- If you have had a predictive genetic test as part of scientific research, if your relative or your spouse has had a predictive genetic test, or if you have a predictive genetic test after you have taken out insurance, you do not need to tell the insurance company

- If you have a predictive genetic test that is in your favour, you can choose to tell the insurance company as this might help your application. An example is if you have had a test which shows that you haven't inherited a condition that runs in your family. You should visit the company's website, or contact them directly, to find out what their policy is
- You can ask an insurance company about how the result of a predictive genetic test result has contributed to a decision made about your application. If you don't think the company has acted according to the Code, the Code also explains how you can make a complaint

The Code has no expiry date. It is possible that in future there may be different predictive genetic tests that you may have to tell an insurance company about, because our understanding of genetic testing may change. However, under the Code you will never have to tell insurers about the results of a predictive genetic test unless you are buying the very largest amounts of insurance compared to the general market (e.g life insurance above £500,000).

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