



Investment & Financial Services Association Ltd

ACN 080 744 163

Gene testing for haemochromatosis – will it impact on your insurance?

This advice is representative of current Australian life insurance practice in February 2006.

All information relevant to your health risks has to be disclosed in your application for insurance. Genetic test results, such as those you will receive through this population screening study, need to be disclosed on any future insurance applications you make. Regardless of the test outcome, existing life and disability insurance will not be affected. Health insurance is available to all equally by law.

Most of you will receive test results that indicate that you are at low risk of developing haemochromatosis; that is you have no or one copy of the C282Y mutation. These genetic test results have no insurance consequences.

About one in two hundred of you will test gene positive (because you have a double dose of the mutation known as C282Y). Most younger people who test positive have no signs of iron overload. If you are C282Y homozygous and have normal iron levels on blood testing, then your haemochromatosis gene status will have no insurance consequences.

A few gene positive individuals will have mild signs of haemochromatosis on blood testing, but no other symptoms. In this case, it is recommended that you enter a regular treatment program and once normal iron levels are achieved, insurance will normally be available. Of course, as mentioned earlier, any existing insurance remains unaffected.

An unlikely possibility is that a person with a positive gene test already has evidence of medical problems due to haemochromatosis. In these cases, the terms of a new insurance policy will be affected. Those who have already developed haemochromatosis will, however, benefit from rapid and effective treatment and should improve. Therefore, it is to that person's advantage to know they have haemochromatosis so they can receive appropriate treatment.

The life insurance industry supports genetic screening for haemochromatosis. We recognise that effective prevention exists for haemochromatosis and that knowing your genetic test results will enable you to take steps to prevent the disease. We also recognise that the outcomes of this pilot study will produce new knowledge and new approaches to haemochromatosis and as medical, scientific & genetic knowledge of haemochromatosis develop, any future life insurance industry position on genetic testing for haemochromatosis will reflect this. We support the current initiative which ensures both the best health outcomes for you and minimises the likelihood of any future applications for life or disability insurance being affected.

If you have any questions about this statement, please call IFSA on 02 9299 3022 and ask to speak to the Senior Policy Manager (Life Insurance).

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