

Genetic testing and insurance

Insurance implications of genetic testing for individuals who have had cancer

If you have been diagnosed with cancer and have been offered a genetic test because of your cancer diagnosis you are having a **diagnostic** genetic test. This includes cancer diagnoses that occurred in the past, even if treatment has been completed. The diagnostic genetic test may either be a full test of one or more genes associated with developing cancer such as BRCA1 and BRCA2, or a specific test for a gene mutation that has been identified in your relative.

For Life, Income Protection and Critical Illness insurance policies, insurers can ask for information about your diagnostic genetic test to set the level of cover and cost of your premiums, in the same way as they ask about the rest of your medical history. For example, if you have been diagnosed with breast cancer that is due to a BRCA1 mutation, that genetic information is part of your personal medical history. However, insurers cannot ask you to take a genetic test and can only ask for the results of a genetic test you have already had.

If you are offered a diagnostic genetic test **after** your insurance policy is in place then you do not have to disclose that you have had a genetic test or the results of the test.

If you are taking out a **new** insurance policy **after** you have had a genetic test, you will need to disclose that you have had the test and the results.

Genetic test results do not have to be disclosed for health or travel insurance policies, but associated medical conditions such as cancer diagnoses do need to be disclosed.

If close relatives without cancer are taking out a new insurance policy (Life, Income Protection or Critical Illness) they would need to tell the insurance company about both the cancer diagnoses in the family and if any are due to a genetic diagnosis, if they are aware of this information. Relatives without cancer **do not** have to disclose the results of their own predictive genetic testing to insurance companies but may choose to do so, particularly if their test result is negative (see predictive testing section on the next page).

Insurance implications of genetic testing for individuals without cancer

If you have not had cancer and have been offered a genetic test because there is a known mutation in the family or because no family members with cancer can be offered a genetic test, you are having a **predictive** genetic test.



The Code on Genetic Testing and Insurance states that information about predictive genetic tests for cancer predisposition gene mutations is not used by insurance companies to determine if a policy is offered, or to determine the cost of the policy. The agreement relates specifically to Life, Income Protection and Critical Illness insurance products only. Health insurance and travel insurance policies are not specifically covered by the agreement, but also do not require disclosure.

It is important to note that insurance companies will assess risk based on family history information, as they have always done.

If any of your relatives have had cancer due to a cancer predisposition gene mutation, both the cancer diagnoses and the genetic test results are part of your family history information that should be disclosed. You are only required to provide the requested information that you are aware of at the time of taking out a new policy. If a relative has had cancer and/or genetic testing but you were not aware of it when you took out the policy, this will not subsequently be used to alter the policy.

You can choose to disclose your genetic test result. For example, if your test shows you do not have the gene mutation that caused cancer in your relatives this may have a favourable impact on your premiums as it reduces the impact of family history on your risk of cancer.

Further information

Further information can be found on at these websites:

www.abi.org.uk/globalassets/files/publications/public/genetics/code-on-genetic-testing-and-insurance_embargoed.pdf

www.abi.org.uk/news/news-articles/2018/10/abi-and-government-publish-updated-code-on-genetic-testing--insurance/

