

Insurance Guide

If you have a family history of breast or ovarian cancer, **you may consider genetic testing for the predisposing BRCA1 and BRCA2 genes**. However, there is a lot of confusion and anxiety about whether knowing the results of this test could influence your insurance policy. A large amount of legal and insurance information can be wordy and just plain confusing but don't worry, we've done the research for you!

Life insurance products include cover for death, trauma, permanent and total disability and income protection insurance. Under the **Insurance Contracts Acts (1984)**, the insurer needs to know what the applicant knows about their health, including family history and genetics. Applicants are required to disclose all known lifestyle, medical and family history information including personal and first degree relatives' genetic test results. The laws are as follows:



Genetic Testing Standard #11 (2005)

Applicants will not be requested to undertake a genetic test by an applicant (for new, or changing existing policies), however the applicant must disclose their result (if known) and their genetic relative's test result (if known).



Family History Standard #16 (2011)

Questions in the personal disclosure statement in insurance applications about a family medical history and genetic test results will now only relate to first degree relatives.

As this is a commercial contract, insurance agencies are by law allowed to use this information to discriminate, due to an exemption under the Disability discrimination Act. Their practice in regard to genetics is governed by Standards of Practice that are compulsory, and which were developed by the Financial Services Council and endorsed by the Australian Government's Securities and Investments Commission. Once issued, if premiums are paid, the policy stands for the period of cover, regardless of any new health information that becomes known to the applicant.

So what does it all mean? Basically if any of your first degree relatives (father, mother, brother sister) have had a history of cancer, you will be asked and you need to disclose it. Additionally, you will be asked if you have had or intend to have a genetic test which you also need to answer truthfully however an insurer cannot ask that you undertake the test for the purpose of the insurance application.

While this information will assist the insurer in consideration of your application, **it does not necessarily mean that they won't offer cover and you should speak with a specialist insurance adviser** to advise and assist you in navigating through the process.