

## 'Expatriate Insurance Survey 2014'

Unusual Risks, the UK Life Insurance advisers, are today announcing the results of their first ever Expatriate Insurance Survey. After conducting their survey into the availability of Life Insurance and Critical Illness Cover to British Expatriates, they can now confirm that only 25%\* of UK insurance companies offer Life Insurance products to British Citizens living abroad.

The survey asked UK Life Assurance companies to indicate if they offered insurance products to British Citizens who spend more than six months abroad per year. Only 25%\* of Life Assurer's were prepared to accept insurance applications from people living abroad, with 75%\* responding that they would not offer cover, or would require the applicant to be in the UK more than six months per year.

### **Speaking about their survey, Chris Morgan, Marketing Manager of Unusual Risks Said;**

*"We decided to research issues around Expatriate Life Insurance after several of our existing clients asked us to help them find Insurance Cover that covered them whilst living abroad. Understandably they were concerned that their existing cover may not protect them and wanted us to find them Life Insurance products with UK based insurance Companies.*

*'The purpose of the Expatriate Life Insurance survey is to highlight the treatment of British Expatriates by UK Life Assurance Companies. We were genuinely shocked by the attitude of some Insurance companies who seem genuinely reluctant or indifferent on providing insurance services to British Citizens living abroad'.*

Unusual Risks have helped many UK Expatriates find Life Insurance and Critical Illness Cover in varying circumstances over the last few years. Some examples of where Unusual Risks have been able to help are where people have or are moving abroad, along with others who are either travelling or working outside of the UK.

Chris Morgan and Unusual Risks have been helping the British Expatriate community for the last four years to arrange all types of Life Insurance and Critical Illness Cover policies for their needs. They are experienced at finding suitable insurance companies and completing all of the correct insurance paperwork for British Expatriates that are living abroad.

**\* If you require more information on Expatriate Life Insurance or Expatriate Critical Illness Cover please contact Unusual Risks Mortgage & Insurance Services by phone +44 1404 45397, or by email at [enquiries@unusualrisks.co.uk](mailto:enquiries@unusualrisks.co.uk) or on the web at [www.unusualrisks.co.uk](http://www.unusualrisks.co.uk) You can find a free information Fact Sheet and our latest Press Release about Expatriate Life Assurance at [www.expatriatelifeassurance.co.uk](http://www.expatriatelifeassurance.co.uk)**

**For further information please contact:**

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#### Notes to editors:

1. Chris Morgan would be happy to discuss with editors features on Insurance planning for the British Expatriate Community.
2. Chris Morgan is the Marketing Manager of a firm of mortgage and insurance advisers that offers specialist advice to people in unusual circumstances.
3. Unusual Risks can be found at [www.unusualrisks.co.uk](http://www.unusualrisks.co.uk) or [www.expatriatelifeassurance.co.uk](http://www.expatriatelifeassurance.co.uk)
4. Chris has over the years contributed to many features and interviews for titles such as The Guardian, The Independent, The Financial Times, FT Adviser, Money Marketing, The Observer, Evening Standard and Money Observer.
5. Unusual Risks is a Trading Style of Compass Mortgage and Insurance Services who are authorised and regulated by the Financial Conduct Authority. Registration number 497173. Please note most Buy to Let mortgages are not regulated by the FCA.