

## World AIDS Day

### **9 out of 10 people living with HIV who are on treatment have access to creditor insurance with no premium surcharge or exclusions at BNP Paribas Cardif**

- BNP Paribas Cardif is making it easier for people living with HIV to obtain insurance.
- The insurer continues to facilitate access to insurance coverage, taking into account the latest advances in HIV treatments.
- This initiative is part of a comprehensive approach taken by BNP Paribas Cardif for more than 15 years, embodying its commitment to provide insurance coverage for vulnerable segments of the population under optimal conditions.

BNP Paribas Cardif, a major player in creditor insurance, has announced that, effective 1 December 2024, its creditor insurance policies sold in France will be accessible to people living with HIV<sup>1</sup> who are on treatment, without any premium surcharge or exclusions. Eligibility applies for people whose viral load is undetectable when they subscribe the insurance coverage and for loans of up to one million euros.



*“BNP Paribas Cardif continues to develop solutions for clients to help them face life contingencies and facilitate home ownership. Today we are announcing a significant improvement in terms for creditor insurance subscriptions for people living with HIV, going well beyond advances already introduced in the current framework, accepting patients with an undetectable viral load”* said Fabrice Bagne, BNP Paribas Cardif Deputy Chief Executive Officer, France, Italy and Luxembourg.

To mark World AIDS Day, BNP Paribas Cardif reaffirms its commitment to more inclusive insurance coverage, announcing a major advance that facilitates access to creditor insurance for people living with HIV in France.

Creditor insurance guarantees repayment of a loan in the case of death, disability, incapacity to work and/or job loss. Strengthening protection for borrowers in France, regardless of their health status, is essential. For more than 15 years BNP Paribas Cardif has demonstrated an active commitment to making insurance more accessible, simpler and easier to understand thanks to products and coverage options that reflect the actual situations of policyholders who suffer from certain pathologies. This approach, which is based on taking the latest medical advances into account, has already led to concrete measures that make it easier to obtain creditor insurance for people who suffer from asthma, Parkinson’s disease, gestational diabetes or tetraplegia, for example. In 2023, this same approach was introduced to benefit people with inflammatory bowel diseases (IBD) such as Crohn’s disease and ulcerative colitis.

In France, some 180,000 people<sup>2</sup> currently live with HIV. Many of them face a host of hurdles when they try to obtain creditor insurance. To address this situation, BNP Paribas Cardif is announcing a change in its fee policy: effective 1 December 2024, people living with HIV who are on treatment and whose viral load is undetectable at the time they take out the creditor insurance will benefit from fees without premium surcharges or exclusions

<sup>1</sup> HIV: Human Immunodeficiency Virus

<sup>2</sup> Source: Inserm: “Sida et VIH · Inserm, La science pour la santé” (Article published by Inserm, the French national Institute of Health and Medical Research on “Aids and HIV, Science for Health”)



for loans of up to one million euros<sup>3</sup>. In France in 2021, 93% of people who have been diagnosed with HIV and are treated with antiretroviral therapy, had an undetectable viral load<sup>4</sup>.

This initiative goes beyond the criteria set by the AERAS agreement to further facilitate access to creditor insurance for people living with HIV who receive regular treatment, which in particular prevents transmission of the disease and protects the immune system achieving an undetectable viral load.

The AREAS agreement, which ensures that people living with HIV can obtain insurance at standard fees, currently includes the following stipulations:

- An undetectable viral load one year after the beginning of treatment;
- A CD4 count  $\geq$  500/mm<sup>3</sup> and an undetectable viral load in the 12 months prior to the insurance subscription;
- The duration between the beginning of treatment and the end of the creditor insurance policy may not exceed 35 years;
- A maximum loan coverage term capped at 25 years.

To enable someone living with HIV to pursue their life plans and enjoy broad access to creditor insurance without any premium surcharge or exclusions, **BNP Paribas Cardif is simplifying eligibility criteria, retaining only undetectable viral load at the time the insurance policy is subscribed**, applicable for loans of up to one million euros.

Thanks to this initiative, BNP Paribas Cardif continues its mission of making insurance more accessible by proposing simpler and more inclusive solutions that better support its policyholders.

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### About BNP Paribas Cardif

BNP Paribas Cardif is a world leader in bancassurance partnerships, providing its more than 80 million customers with products and services that let them realize their goals while protecting themselves from unforeseen events. BNP Paribas Cardif is committed to having a positive impact on society and to making insurance more accessible. A subsidiary of BNP Paribas, the insurer has a unique business model anchored in partnerships. It creates solutions for more than 500 partner distributors in a variety of sectors – including banks and financial institutions, automotive sector companies, retailers, telecommunications companies and energy companies – as well as for financial advisors and brokers who market the products to their customers. With a presence in 30 countries and strong positions in Europe, Asia and Latin America, BNP Paribas Cardif is a global specialist in personal insurance, the world leader in creditor insurance\* and a major contributor to financing for the real economy. With over 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €30.3 billion in 2023.

Follow the latest news about BNP Paribas Cardif on LinkedIn, X or at [www.bnpparibascardif.com](http://www.bnpparibascardif.com)

\*Source : Finaccord – 2023

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<sup>3</sup> In the absence of pathologies other than HIV

<sup>4</sup> AERAS Agreement – S'assurer et Emprunter avec un Risque Aggravé de Santé ("Obtaining Insurance and Borrowing with an Increased Health Risk")



L'assureur  
d'un monde  
qui change