

Witness Name: Roland Gilliam

Statement No.: WITN7563001

Exhibits: WITN7563002

Dated: 02/12/2022

INFECTED BLOOD INQUIRY

WRITTEN STATEMENT OF ROLAND GILLIAM

I provide this statement in response to a request under Rule 9(1) and (2) of the Inquiry Rules 2006 dated 13 July 2022.

I, Roland Gilliam, will say as follows: -

Section 1: Introduction

Q.1 Please set out your name, address, date of birth and any relevant professional qualifications relevant to the role you currently discharge.

1. Name - Roland Gilliam. Home address - GRO-C
GRO-C Cambs. GRO-C D.O.B. - GRO-C 1970. Position - Director of Freedom Insurance Services Ltd and its subsidiary, It's So Easy Travel Insurance. *Please note, I have only held this position since 03 October 2022.*

Q.2 Please describe, in broad terms, your role and responsibilities as Operations Director at It's So Easy Travel Insurance.

2. As a Director of Freedom Insurance Services Ltd, I lead an organisation selling Travel Insurance products under three brands, Freedom, OK To Travel and It's So Easy. Via websites, affiliates and a contact centre, the business specialises in covering travellers with pre-existing medical conditions.

Q.3 Please set out your membership, past or present, of any committees, associations, parties, societies or groups relevant to the Inquiry's Terms of Reference, including the dates of your membership and the nature of your involvement.

3. Freedom Insurance Services Ltd is a member of various insurance industry associations including ATII, CII, and BIBA.

Q.4 Please confirm whether you have provided evidence to, or have been involved in, any other inquiries, investigations or criminal or civil litigation in relation to human immunodeficiency virus ("HIV") and/or hepatitis B virus ("HBV") and/or hepatitis C virus ("HCV") infections and/or variant Creutzfeldt-Jakob disease ("vCJD") in blood and/or blood products. Please provide details of your involvement and copies of any statements or reports which you provided.

4. I have not provided evidence to, or have been involved in, any other inquiries, investigations or criminal or civil litigation in relation to human immunodeficiency virus ("HIV") and/or hepatitis B virus ("HBV") and/or hepatitis C virus ("HCV") infections and/or variant Creutzfeldt-Jakob disease ("vCJD") in blood and/or blood products.

Section 2: Insurance Premiums

Q.5 Please provide any information relating to whether or not those infected have to pay increased insurance premiums presently and if so, how much more expensive those premiums are now in contrast.

5. Along with considerations such as the client's age, trip duration, trip length, level of cover required, and destination(s), travel insurers may also use a medical score to determine a customer's premium if they have declared pre-existing medical conditions.
6. I have attached examples of a quote from *It's So Easy* and *Compare the Market* to show travel insurance premiums for people of the same age, going

to the same destination, but where one has HIV. [WITN7563002] *It's So Easy* is not the only travel insurance scheme to cover clients with HIV but it was specifically established to offer cover for HIV without the need to mention it in the client's policy documentation at a time when there was often a stigma attached to having the condition.

Statement of Truth

I believe that the facts stated in this witness statement are true.

Signed

GRO-C

Dated 02/12/2022