

**Table 1: Genetics and life insurance law in Europe**

Country	Moratorium*	Legislation†	Guidelines‡	Oviedo Convention§ ratified	Other
Austria	No	Yes	No	No	
Belgium	No	Yes	No	No	
Bulgaria	No	No	No	Yes	Constitutional amendment prohibiting genetic discrimination introduced in National Assembly in 2002
Cyprus	No	No	No	Yes	
Czech Republic	No	No	No	Yes	
Croatia	No	No	No	Yes	
Denmark	No	Yes	Yes	Yes	
Estonia	No	Yes	No	Yes	
Finland	Yes (unlimited amount; no expiry)	No	Yes	No	
France	Yes (unlimited amount; expires 2004)	Yes	Yes	No	
Germany	Yes (limited amount; expires 2006)	No	Yes	No	Parliamentary commission has declared insurers should not use genetic test results
Georgia	No	Yes	No	Yes	
Greece	Partial	No	Yes	Yes	
Hungary	No	No	Yes	Yes	
Iceland	No	No	No	No	Bill has been presented but not yet enacted
Ireland	Yes (limited amount; some conditions are excluded; expires 2005)	No	No	No	
Italy	No	No	Yes	No	Guidelines for genetic testing to be adopted shortly by ministry of health
Lithuania	No	No	No	Yes	
Luxembourg	No	Yes	Yes	No	
Moldova	No	No	No	Yes	
Netherland	No	Yes	Yes	No	
Norway	No	Yes	Yes	No	
Portugal	No	No	Yes	Yes	A task force established by ministry of health has prepared key guidelines addressing genetic testing. Article 13 of the Portuguese Constitution could prevent insurers from discriminating on the basis of genetic test results
Romania	No	No	No	Yes	
San Marino	No	No	No	Yes	

Slovakia	No	Yes	No	Yes	
Slovenia	No	No	No	Yes	A Bill should be drawn up shortly specifically addressing human genetics
Spain	No	No	No	Yes	Under current law, insurers do not have an <i>ex lege</i> right entitling them to gather genetic information concerning a potential applicant. The Spanish constitution could prevent insurers from discriminating on the basis of genetic test results
Sweden	Yes (limited amount; expires Dec 2004)	Yes	Yes	No	
Switzerland	Yes	Yes	Yes	No	
Turkey	Yes	No	No	No	
United Kingdom	Yes (limited amount; some conditions are excluded; expires 2006)	No	Yes	No	

\*Also includes voluntary agreements between governments and insurers. Partial = the insurer will not ask the applicant to undergo genetic testing but may request the results of genetic tests already taken by the applicant; limited amount = the insurer will not ask the applicant to undergo genetic testing or request the results of genetic tests already taken by the applicant unless the insurance policy asked for is over a given amount; unlimited amount = the insurer will never ask the applicant to undergo genetic testing or request the results of genetic tests already taken by the applicant.

†Genetic-specific legislation enacted, prohibiting genetic testing at large or access by insurers to genetic test results.

‡This covers any guidelines made by scientific or professional organizations restricting the use of genetic information.

§The Convention on Human Rights and Biomedicine. States that have ratified this Convention are bound by it. The Convention forbids any kind of discrimination against a person based on genetic heritage. Genetic testing should be permitted only for health reasons or research.