

**DISABILITY DISCRIMINATION
(NORTHERN IRELAND) ORDER 2006**

S.I. 2006 No. 312 (N.I. 1)

EXPLANATORY MEMORANDUM

COMMENTARY ON ARTICLES

Article 12: Group insurance

36. [Article 12](#) clarifies that persons who provide group insurance services to employees of particular employers would be regarded as a “provider of services”, and consequently liable under Part III (services) of the DDA for acts of discrimination they commit against disabled employees. An act of discrimination by the employer in relation to a group insurance scheme, e.g. refusing for discriminatory reasons to permit a disabled employee to have access to the scheme, will fall within Part II (employment) of the DDA.