
STATUTORY RULES OF NORTHERN IRELAND

1996 No. 557

The Disability Discrimination (Services and Premises) Regulations (Northern Ireland) 1996

Existing policies of insurance: transitional provisions

3.—(1) Subject to paragraph (2), and except where regulation 4 applies, where, for a reason which relates to the disabled person's disability, a provider of services treats a disabled person less favourably than he treats or would treat others to whom that reason does not or would not apply, that treatment shall be taken to be justified for the purposes of section 20 of the Act if the treatment is in connection with insurance business carried on by the provider of services and relates to an existing policy.

(2) Subject to paragraph (3), where an existing policy is due to be renewed, or the terms of such a policy are due to be reviewed, on or after 2nd December 1996, any less favourable treatment which occurs on or after the date that the review or renewal is due shall not be taken to be justified under paragraph (1).

(3) A review of an existing policy which is part of, or incidental to, a general reassessment by the provider of services of the pricing structure for a group of policies shall not be treated as a review for the purposes of paragraph (2).

(4) In this regulation "an existing policy" means a policy of insurance which incepted before 2nd December 1996.