
STATUTORY RULES OF NORTHERN IRELAND

1996 No. 557

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

Cover documents and master policies: transitional provisions

4.—(1) Subject to paragraphs (2) and (3), 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—

- (a) results in a refusal to issue a cover document to or in respect of the disabled person, and the refusal occurs before 2nd December 1997; or
- (b) relates to a cover document which inception before 2nd December 1997.

(2) Paragraph (1) does not apply in a case where—

- (a) the relevant master policy was entered into or renewed on or after 2nd December 1996; or
- (b) the terms of the relevant master policy were reviewed on or after 2nd December 1996,

and for this purpose “the relevant master policy” means the master policy under which the cover document was issued, or under which a cover document would have been issued but for the refusal to issue it.

(3) Where a cover document is due to be renewed, or the terms of a cover document are due to be reviewed, on or after 2nd December 1997, 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).

(4) In this regulation—

“cover document” means a certificate or policy issued under a master policy;

“master policy” means a contract between an insurer and another person under which that person is entitled to issue certificates or policies to individuals, and which details the terms on which that person may do so.