
STATUTORY RULES OF NORTHERN IRELAND

1999 No. 440

The Disability Discrimination (Description of Insurance Services) Regulations (Northern Ireland) 1999

Description of Insurance Services

2.—(1) For the purposes of the definition of “insurance services” in section 18(3) of the Act Group Insurance within the meaning of paragraph (2) is hereby prescribed.

(2) “Group Insurance” means an arrangement entered into between an insurer and an employer under which the insurer provides benefits to employees and under which all of the functions described in paragraph (3) below are either:—

- (a) under the terms of the arrangement, solely exercisable by the insurer; or
- (b) in practice, solely exercised by the insurer.

(3) The functions mentioned in paragraph (2) are:—

- (a) the function of determining the criteria which employees will be required to meet in order to be eligible to receive benefits under the arrangement;
- (b) the function of determining the extent of the provision or the terms and conditions affecting the provision, of those benefits to the eligible employees; and
- (c) the function of determining the effect in individual cases of the application of the criteria for such eligibility or the terms and conditions for receipt of the benefits.