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STATUTORY RULES OF NORTHERN IRELAND

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**2007 No. 473**

**The Disability Discrimination (Service Providers and Public Authorities Carrying Out Functions) Regulations (Northern Ireland) 2007**

**PART II**

**JUSTIFICATION**

**Insurance services: transitional provisions for existing policies**

**5.—**(1) Subject to paragraph (2), and except where regulation 6 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 1995 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 (4), where an existing policy is due to be renewed, or the terms of such a policy are due to be reviewed, on or after 31st December 2007, 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) In this regulation "an existing policy" means a policy of insurance which inceptioned before 2nd December 1996 and which was not due to be renewed, or the terms of which policy were not due to be reviewed, before 31st December 2007.

(4) 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 paragraphs (2) and (3).