



# Disability Discrimination Act 1995

## 1995 CHAPTER 50

### PART II

#### EMPLOYMENT

##### *Occupational pension schemes and insurance services*

#### **18 Insurance services**

- (1) This section applies where a provider of insurance services (“the insurer”) enters into arrangements with an employer under which the employer’s employees, or a class of his employees—
  - (a) receive insurance services provided by the insurer; or
  - (b) are given an opportunity to receive such services.
- (2) The insurer is to be taken, for the purposes of this Part, to discriminate unlawfully against a disabled person who is a relevant employee if he acts in relation to that employee in a way which would be unlawful discrimination for the purposes of Part III if—
  - (a) he were providing the service in question to members of the public; and
  - (b) the employee was provided with, or was trying to secure the provision of, that service as a member of the public.
- (3) In this section—

“insurance services” means services of a prescribed description for the provision of benefits in respect of—

  - (a) termination of service;
  - (b) retirement, old age or death;
  - (c) accident, injury, sickness or invalidity; or
  - (d) any other prescribed matter; and

“relevant employee” means—

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*Status: This is the original version (as it was originally enacted).*

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- (a) in the case of an arrangement which applies to employees of the employer in question, an employee of his;
  - (b) in the case of an arrangement which applies to a class of employees of the employer, an employee who is in that class.
- (4) For the purposes of the definition of “relevant employee” in subsection (3), “employee”, in relation to an employer, includes a person who has applied for, or is contemplating applying for, employment by that employer or (as the case may be) employment by him in the class in question.