
STATUTORY INSTRUMENTS

1996 No. 1836

DISABLED PERSONS

**The Disability Discrimination (Services
and Premises) Regulations 1996**

<i>Made</i>	- - - -	<i>15th July 1996</i>
<i>Laid before Parliament</i>		<i>18th July 1996</i>
<i>Coming into force</i>	- -	<i>2nd December 1996</i>

The Secretary of State for Social Security, in exercise of the powers conferred by sections 19(5)(c), 20(7) and (8), 24(5), 67(2) and (3) and 68(1) of the Disability Discrimination Act 1995⁽¹⁾, and of all other powers enabling him in that behalf, hereby makes the following Regulations:

Citation, commencement and interpretation

1.—(1) These Regulations may be cited as the Disability Discrimination (Services and Premises) Regulations 1996 and shall come into force on 2nd December 1996.

(2) In these Regulations—

“the Act” means the Disability Discrimination Act 1995;

“incepted” refers to the time when the liability to risk of an insurer under a policy of insurance commenced;

“insurance business” has the same meaning as in the Insurance Companies Act 1982⁽²⁾;

“insurer” means an insurance company as defined in section 96 of the Insurance Companies Act 1982.

(3) In these Regulations, unless the context otherwise requires, a reference—

(a) to a numbered regulation is to the regulation in these Regulations bearing that number;

(b) in a regulation to a numbered paragraph is to the paragraph in that regulation bearing that number;

(c) in a paragraph to a lettered or numbered sub-paragraph is to the sub-paragraph in that paragraph bearing that letter or number.

(1) 1995 c. 50; section 68(1) is an interpretation provision and is cited for the definitions of “prescribed” and “regulations”.

(2) 1982 c. 50.

Circumstances in which less favourable treatment is justified: insurance

2.—(1) 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 in the circumstances specified in paragraph (2).

- (2) The circumstances referred to in paragraph (1) are that the less favourable treatment is—
- (a) in connection with insurance business carried on by the provider of services;
 - (b) based upon information (for example, actuarial or statistical data or a medical report) which is relevant to the assessment of the risk to be insured and is from a source on which it is reasonable to rely; and
 - (c) reasonable having regard to the information relied upon and any other relevant factors.

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.

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 incepted 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.

Circumstances in which less favourable treatment is justified: guarantees

5.—(1) Where, for a reason which relates to the disabled person’s disability, a provider of services⁽³⁾ (“the provider”) 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 in the circumstances specified in paragraph (2).

(2) The circumstances referred to in paragraph (1) are that—

(a) the provider provides a guarantee (whether or not legally enforceable) that—

- (i) the purchase price of services that he has provided will be refunded if the services are not of satisfactory quality; or
- (ii) services in the form of goods that he has provided will be replaced or repaired if those goods are not of satisfactory quality; and

(b) the provider refuses to provide a replacement, repair or refund under the guarantee because damage has occurred for a reason which relates to the disabled person’s disability, and the damage is above the level at which the provider would normally provide a replacement, repair or refund under the guarantee; and

(c) it is reasonable in all the circumstances of the case for the provider to refuse to provide a replacement, repair or refund under the guarantee.

(3) In this regulation “guarantee” includes any document having the effect referred to in paragraph (2)(a) whether or not that document is described as a guarantee by the provider.

Circumstances in which less favourable treatment is justified: deposits in respect of goods and facilities

6.—(1) Where, for a reason which relates to the disabled person’s disability, a provider of services (“the provider”) 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 in the circumstances specified in paragraph (2).

(2) The circumstances referred to in paragraph (1) are that—

(a) when goods or facilities are provided, the disabled person is required to provide a deposit which is refundable if the goods or facilities are undamaged; and

(b) the provider refuses to refund some or all of the deposit because damage has occurred to the goods or facilities for a reason which relates to the disabled person’s disability, and the damage is above the level at which the provider would normally refund the deposit in full; and

(c) it is reasonable in all the circumstances of the case for the provider to refuse to refund the deposit in full.

(3) The provision of “services” for these purposes includes the provision of any goods or facilities; see section 19(2)(a) of the Act.

Circumstances in which less favourable treatment is justified: deposits in respect of premises

7.—(1) Where, for a reason which relates to the disabled person's disability, a person with power to dispose of any premises ("the provider") 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 24 of the Act in the circumstances specified in paragraph (2).

- (2) The circumstances referred to in paragraph (1) are that—
- (a) the provider grants a disabled person a right to occupy premises (whether by means of a formal tenancy agreement or otherwise);
 - (b) in respect of that occupation the disabled person is required to provide a deposit which is refundable at the end of the occupation provided that the premises and contents are not damaged;
 - (c) the provider refuses to refund some or all of the deposit because the premises or contents have been damaged for a reason which relates to the disabled person's disability, and the damage is above the level at which the provider would normally refund the deposit in full; and
 - (d) it is reasonable in all the circumstances of the case for the provider to refuse to refund the deposit in full.

Mental incapacity

8. Section 20(4)(b) of the Act (treatment justified where disabled person is incapable of entering into an enforceable agreement or giving informed consent) shall not apply where a disabled person is acting through another person by virtue of—

- (a) a power of attorney; or
- (b) functions conferred by or under Part VII of the Mental Health Act 1983(4); or
- (c) powers exercisable in Scotland in relation to the disabled person's property or affairs in consequence of the appointment of a curator bonis, tutor or judicial factor.

Exemption from sections 19 to 21 of the Act for certain educational services

9.—(1) Sections 19 to 21 of the Act shall not apply to the following services (insofar as they do not fall within section 19(5)(a) of the Act)—

- (a) services provided by a local education authority in carrying out their functions under section 41 or 53 of the Education Act 1944(5) or by an education authority in carrying out their functions under section 1(3) of the Education (Scotland) Act 1980(6);
- (b) the provision by a voluntary organisation of social, cultural and recreational activities and facilities for physical education and training, where such activities are designed to promote the personal or educational development of persons taking part in them;
- (c) the provision of facilities for research (including the supervision of or guidance of research) at any relevant establishment;
- (d) the assessment at a relevant establishment—
 - (i) of pupils or students in connection with education provided to them by the establishment or by another relevant establishment; or

(4) 1983 c. 20.

(5) 1944 c. 31; section 41 was substituted by section 11 of the Further and Higher Education Act 1992 (c. 13); section 53 was amended by Part I of Schedule 1 to the Education (Miscellaneous Provisions) Act 1948 (c. 40), Schedule 7 to the Education Act 1980 (c. 20) and paragraph 54 of Schedule 12 to the Education Reform Act 1988 (c. 40).

(6) 1980 c. 44.

(ii) of pupils or students to whom education has not been provided by the establishment where the assessment is undertaken as part of an assessment referred to in head (i) above.

(2) In this regulation “relevant establishment” means—

- (a) an establishment which is funded by a body mentioned in paragraphs (a) to (k) of section 19(6) of the Act or by a Minister of the Crown; or
- (b) an establishment referred to in section 19(5)(a)(ii) of the Act.

Signed by authority of the Secretary of State for Social Security.

15th July 1996

Alistair Burt
Minister of State,
Department of Social Security

Status: This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

EXPLANATORY NOTE

(This note is not part of the Regulations)

These regulations are made under the Disability Discrimination Act 1995 (“the Act”), which makes it unlawful to discriminate against disabled persons. Sections 19 and 20 of the Act concern discrimination in relation to the provision of services, including the provision of goods and facilities, to the public. Section 20(1) of the Act states that a person who provides services discriminates against a disabled person if, for a reason relating to the disabled person’s disability, he treats him less favourably than he treats others, and he cannot show that the treatment is justified. Section 20 contains powers to make regulations concerning circumstances when treatment shall be taken to be justified, and so will not constitute discrimination for the purposes of the Act.

These regulations make provision for treatment to be justified in specified circumstances. Firstly treatment is justified in relation to the provision of insurance, if it is based on certain factors and it is reasonable to rely on those factors (regulation 2). Transitional provision is also made for existing insurance policies; any treatment in relation to a policy which existed before these regulations came into force is automatically taken to be justified until such date as the policy is due to be reviewed or renewed (regulation 3). Further special transitional provision is made for insurance policies which are derived from a general master policy (regulation 4).

Secondly treatment is justified in relation to the provision of guarantees and deposits; a service provider will be justified in refusing to honour a guarantee or refund a deposit if the item in respect of which the guarantee or deposit was provided has been damaged beyond the level at which the guarantee would normally be honoured, or the deposit refunded, and the reason for the damage is related to the disabled person’s disability (regulations 5 and 6).

The regulations also provide that sections 19 to 21 of the Act do not apply to certain youth and community services provided by education authorities or voluntary organisations, to the provision of facilities for research in certain circumstances or to some examination and assessment services (regulation 9).

Sections 22 to 24 of the Act concern discrimination in relation to premises. Section 24 makes similar provision to section 20 in relation to the definition of “discrimination” and the justification of treatment. The regulations provide that treatment may be justified where a landlord refuses to refund a deposit to a disabled person if the property that was occupied by the disabled person has been damaged beyond the level at which the deposit would normally be refunded, and the reason for the damage is related to the disabled person’s disability (regulation 7).

The regulations also provide that the condition in section 20(4)(b) of the Act, which may allow treatment to be justified if the disabled person is incapable of entering into an agreement, will not apply where the disabled person is acting through an attorney or a person similarly acting on his behalf (regulation 8).

An assessment of the compliance costs for business has been made and a copy placed in the libraries of both Houses of Parliament. Copies can be obtained by post from the Disability Unit, the Department of Social Security, Room 6/13 The Adelphi, 1-11 John Adam Street, London WC2N 6HT.