

STATUTORY INSTRUMENTS

1979 No. 1574

Industrial Assurance (Northern Ireland) Order 1979

Industrial assurance

Industrial assurance business

3.—(1) Save as otherwise provided by this Order and without prejudice to paragraph 1(3) of Schedule 9 (certain endowments and other insurances), this Order applies to industrial assurance business,^{F1} . . .

[^{F1}(1A) For the purposes of this Order, “industrial assurance business” means any which business which—

- (a) when carried on before 1st December 2001, consisted of effecting assurances upon human life (other than exempted business), the premiums in respect of which—
 - (i) were received by means of collectors, and
 - (ii) were payable at intervals of less than two months; and
- (b) when carried on on or after that day, consists of the carrying out of such assurances, the premiums in respect of which—
 - (i) either continue to be received by means of collectors, or are received by other means pursuant to an agreement made in accordance with Article 3A, and
 - (ii) either continue to be payable at intervals of less than two months, or are payable at intervals of two months or more pursuant to an agreement made in accordance with Article 3A]

Paras. (2)#(4) rep. by SI 2001/3647

F1 SI 2001/3647

[^{F2}**3A.**—(1) Subject to paragraphs (2) to (4), a collecting society or industrial assurance company may agree in writing with the owner either or both of the following kinds of variation in relation to an industrial assurance policy, that is—

- (a) that the premiums shall be received otherwise than by means of a collector; and
- (b) that the premiums shall be paid at intervals of two months or more.

(2) Before agreeing to a variation of a kind mentioned in paragraph (1), the society or company must inform the owner in writing—

- (a) in any case where it may be agreed that premiums are to be collected by means of a method which may incur charges imposed by any person, of the fact that the owner may be liable to pay such charges; and
- (b) in all cases—
 - (i) of his rights under paragraph (3), and

Changes to legislation: *Industrial Assurance (Northern Ireland) Order 1979, Cross Heading: Industrial assurance is up to date with all changes known to be in force on or before 25 March 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes*

- (ii) of an address to which the owner may send a notice given in accordance with paragraph (3).
- (a) (3) (a) The owner may withdraw his consent to a variation of the kind mentioned in paragraph (1) if, before the end of a period of 14 days ("period for withdrawal") beginning with the day on which he agreed in writing to such a variation, he gives notice in writing to the society or company that he no longer consents to the variation;
- (b) an owner is to be treated as having given notice in accordance with paragraph (a) if, before the end of the period for withdrawal, he—
- (i) gives the notice to a collector,
 - (ii) leaves the notice at a branch or office of the society or company,
 - (iii) send the notice pre-paid by a postal service which seeks to deliver documents by post within the United Kingdom no later than the next working day in all or the majority of cases to the address given in accordance with paragraph (2)(b)(ii), or
 - (iv) transmits the notice by fax, e-mail or other electronic means of communication to a number or address notified by the society or company for that purpose;
- (c) for the purposes of this paragraph, writing includes any means of electronic communication which may be processed to produce a legible text.
- (4) A company or society must ensure that an owner who has agreed to a variation of a kind mentioned in paragraph (1), and has not withdrawn his consent to the variation in accordance with paragraph (3), receives a copy of the agreement no later than 7 days after the expiry of the period for withdrawal.
- (5) A variation to the terms of a policy agreed in accordance with this Article takes effect on a date falling after the expiry of the period for withdrawal and agreed in writing by the society or company and the owner.
- (6) Where a variation of the kind mentioned in paragraph (1)(a) has taken effect, that variation applies to the payment of any arrears owing on the date it takes effect as it applies to the payment of premiums falling due after that date.
- (7) If a society or company fails to comply with any requirement under paragraph (2) or (4)—
- (a) the variation may be rescinded, at the election of the owner, at any time before the end of a period of 6 months beginning with the day on which the variation took effect; and
 - (b) the society or company must reimburse the owner for any charges incurred and paid by him as a result of the payment of premiums by direct debit or standing order pursuant to that variation.
- (8) The policy does not cease to be an industrial assurance policy for the purposes of this Act by reason only of a variation agreed in accordance with this Article.]

F2 SI 2001/3647

The Industrial Assurance Commissioner for Northern Ireland

Para. (1) rep. by 1992 c. 40

(2) Anything which, under the Friendly Societies Act, is authorised or required to be done by, to or before the^[F3] Chief Registrar of Friendly Societies] shall, where the society is a collecting society, be done by, to or before the^[F3] Commission].

Para. (3) rep. by 1992 c. 40

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F3 1992 c. 40

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Changes and effects yet to be applied to the whole Order associated Parts and Chapters:

- Act revoked by [2000 c. 8 s.416\(2\)](#)