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Changes to legislation: Equality Act 2010, Part 5 is up to date with all changes known to be in force on or before 18 May 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)

SCHEDULES

SCHEDULE 3

SERVICES AND PUBLIC FUNCTIONS: EXCEPTIONS

PART 5

INSURANCE, ETC.

Services arranged by employer

- 20 (1) Section 29 does not apply to the provision of a relevant financial service if the provision is in pursuance of arrangements made by an employer for the service-provider to provide the service to the employer's employees, and other persons, as a consequence of the employment.
- (2) “Relevant financial service” means—
- (a) insurance or a related financial service, or
 - (b) a service relating to membership of or benefits under a personal pension scheme (within the meaning given by section 1 of the Pension Schemes Act 1993).

Commencement Information

- II** Sch. 3 wholly in force at 1.10.2012; Sch. 3 not in force at Royal assent see s. 216; Sch. 3 in force at 1.10.2010 for certain purposes by S.I. 2010/2317, art. 2(3); Sch. 3 in force so far as not already in force at 1.10.2012 by S.I. 2012/1569, art. 2(d)

VALID FROM 01/10/2012

^{F1}Age

Textual Amendments

- F1** Sch. 3 para. 20A and cross-heading inserted (1.10.2012) by The Equality Act 2010 (Age Exceptions) Order 2012 (S.I. 2012/2466), art. 3
- 20A (1) A person (A) does not contravene section 29, so far as relating to age discrimination, by doing anything in connection with the provision of a financial service.
- (2) Where A conducts an assessment of risk for the purposes of providing the financial service to another person (B), A may rely on sub-paragraph (1) only if the assessment of risk, so far as it involves a consideration of B's age, is carried out

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by reference to information which is relevant to the assessment of risk and from a source on which it is reasonable to rely.

- (3) In this paragraph, “financial service” includes a service of a banking, credit, insurance, personal pension, investment or payment nature.]

Disability

- 21 (1) It is not a contravention of section 29, so far as relating to disability discrimination, to do anything in connection with insurance business if—
- (a) that thing is done by reference to information that is both relevant to the assessment of the risk to be insured and from a source on which it is reasonable to rely, and
 - (b) it is reasonable to do that thing.
- (2) “Insurance business” means business which consists of effecting or carrying out contracts of insurance; and that definition is to be read with—
- (a) section 22 of the Financial Services and Markets Act 2000,
 - (b) any relevant order under that Act, and
 - (c) Schedule 2 to that Act.

Commencement Information

- I2** [Sch. 3](#) wholly in force at 1.10.2012; [Sch. 3](#) not in force at Royal assent see [s. 216](#); [Sch. 3](#) in force at 1.10.2010 for certain purposes by [S.I. 2010/2317](#), [art. 2\(3\)](#); [Sch. 3](#) in force so far as not already in force at 1.10.2012 by [S.I. 2012/1569](#), [art. 2\(d\)](#)

Sex, gender reassignment, pregnancy and maternity

- 22 (1) It is not a contravention of section 29, so far as relating to relevant discrimination, to do anything in relation to an annuity, life insurance policy, accident insurance policy or similar matter involving the assessment of risk if—
- (a) that thing is done by reference to actuarial or other data from a source on which it is reasonable to rely, and
 - (b) it is reasonable to do that thing.
- (2) In the case of a contract of insurance, or a contract for related financial services, entered into before 6 April 2008, sub-paragraph (1) applies only in relation to differences in premiums and benefits that are applicable to a person under the contract.
- (3) In the case of a contract of insurance, or a contract for related financial services, entered into on or after 6 April 2008, sub-paragraph (1) applies only in relation to differences in premiums and benefits if—
- (a) the use of sex as a factor in the assessment of risk is based on relevant and accurate actuarial and statistical data,
 - (b) the data are compiled, published (whether in full or in summary form) and regularly updated in accordance with guidance issued by the Treasury,
 - (c) the differences are proportionate having regard to the data, and

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- (d) the differences do not result from costs related to pregnancy or to a woman's having given birth in the period of 26 weeks ending on the day on which the thing in question is done.
- (4) “Relevant discrimination” is—
 - (a) gender reassignment discrimination;
 - (b) pregnancy and maternity discrimination;
 - (c) sex discrimination.
- (5) For the purposes of the application of sub-paragraph (3) to gender reassignment discrimination by virtue of section 13, that section has effect as if in subsection (1), after “others” there were inserted “ of B's sex ”.
- (6) In the application of sub-paragraph (3) to a contract entered into before 22 December 2008, paragraph (d) is to be ignored.

Commencement Information

- I3** [Sch. 3](#) wholly in force at 1.10.2012; [Sch. 3](#) not in force at Royal assent see [s. 216](#); [Sch. 3](#) in force at 1.10.2010 for certain purposes by [S.I. 2010/2317](#), [art. 2\(3\)](#); [Sch. 3](#) in force so far as not already in force at 1.10.2012 by [S.I. 2012/1569](#), [art. 2\(d\)](#)

Existing insurance policies

- 23 (1) It is not a contravention of section 29, so far as relating to relevant discrimination, to do anything in connection with insurance business in relation to an existing insurance policy.
- (2) “Relevant discrimination” is—
 - (a) age discrimination;
 - (b) disability discrimination;
 - (c) gender reassignment discrimination;
 - (d) pregnancy and maternity discrimination;
 - (e) race discrimination;
 - (f) religious or belief-related discrimination;
 - (g) sex discrimination;
 - (h) sexual orientation discrimination.
 - (3) An existing insurance policy is a policy of insurance entered into before the date on which this paragraph comes into force.
 - (4) Sub-paragraph (1) does not apply where an existing insurance policy was renewed, or the terms of such a policy were reviewed, on or after the date on which this paragraph comes into force.
 - (5) A review of an existing insurance policy which was part of, or incidental to, a general reassessment by the service-provider of the pricing structure for a group of policies is not a review for the purposes of sub-paragraph (4).
 - (6) “Insurance business” has the meaning given in paragraph 21.

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