

*Status: Point in time view as at 16/01/2012.*

*Changes to legislation: Equality Act 2010, Cross Heading: Disability is up to date with all changes known to be in force on or before 22 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.

##### *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**

- 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\(d\)](#)

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