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STATUTORY INSTRUMENTS

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**2005 No. 2901**

The Disability Discrimination (Service Providers and Public Authorities Carrying Out Functions) Regulations 2005

PART 2

JUSTIFICATION

**Insurance services: circumstances in which less favourable treatment is justified**

4.—(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 1995 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.