STATUTORY INSTRUMENTS

1999 No. 2114

DISABLED PERSONS

The Disability Discrimination (Description of Insurance Services) Regulations 1999

Made - - - -	*26th July 1999*
Laid before Parliament	*27th July 1999*
Coming into force	*17th August 1999*

The Secretary of State, in exercise of the powers conferred on him by sections 18(3) and 68(1)**(a)** of the Disability Discrimination Act 1995**(b)** ("the Act"), hereby makes the following Order:

Citation, commencement and interpretation

1.—(1) These Regulations may be cited as the Disability Discrimination (Description of Insurance Services) Regulations 1999 and shall come into force on 17th August 1999.

(2) In these regulations "employees" means the employer's employees or a class of his employees.

Description of insurance services

2.—(1) Group Insurance within the meaning of paragraph (2) below is prescribed as a service for the purpose of section 18(3) of the Act.

(2) "Group Insurance" means an arrangement entered into between an insurer and an employer under which the insurer provides benefits to employees and under which all of the functions described in paragraph (3) below are either–

(a) under the terms of the arrangement, solely exercisable by the insurer; or

(b) in practice, solely exercised by the insurer.

(3) The functions mentioned in sub-paragraph (2) are–

(a) the function of determining the criteria which employees will be required to meet in order to be eligible to receive benefits under the arrangement;

(b) the function of determining the extent of the provision, or the terms and conditions affecting the provision, of those benefits to eligible employees; and

(c) the function of determining the effect in individual cases of the application of the criteria for eligibility or the terms and conditions for receipt of benefits.

Margaret Hodge
Parliamentary Under Secretary of State,
Department for Education and Employment

26th July 1999

(a) See section 68 for the definitions of "prescribed" and "regulations".
(b) 1995 c. 50.

EXPLANATORY NOTE

(This note is not part of the Order)

Section 18 of the Disability Discrimination Act 1995 applies where an insurer enters into arrangements with an employer under which the employer's employees or a class of his employees receive, or are given the opportunity to receive, insurance services of a prescribed description provided by the insurer. It makes disability related discrimination by an insurer against an employee unlawful. These regulations prescribe Group Insurance as defined in regulation 2 as an insurance service for the purpose of the section.

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