

## Epilepsy, the equality laws and insurance

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### About this fact sheet

The aim of this fact sheet is to tell you how having epilepsy might affect you when you are trying to get any kind of insurance. It also has suggestions for things you can do if you feel that you have been treated unfairly by an insurance provider.

### Equality laws

Equality laws aim to protect you from unfair treatment (discrimination) because of your epilepsy. People in England, Scotland and Wales are covered by the Equality Act. People in Northern Ireland are covered by the Disability Discrimination Act.

You are covered by the equality laws if you have epilepsy now, or if you have had epilepsy in the past. The equality laws aim to protect you in different areas of life, such as when you are at work or in education and when you are using services.

*More information about the equality laws is available from Epilepsy Action.*

### Insurance and the equality laws

Providing insurance is considered to be a service under the equality laws. However, there are special rules for insurance providers, that don't apply to other service providers. They can treat you differently to other people, if they can justify their reasons. This is because insurance is about risk and how likely someone is to make a claim.

Here are some ways that insurance providers might treat you differently if you have epilepsy.

- They might charge you more than other people for an insurance policy.
- They might offer you lower benefits.
- They might refuse to insure you.

Insurance providers are allowed to treat you differently, as long as they follow these rules.

- They must be fair and reasonable.
- They must look at your request for insurance on an individual basis.
- They must prove that there is a difference in risk between you and somebody who doesn't have epilepsy.
- They must show that their actions are based on relevant, reliable and current information or data. The information could come from statistical information, medical research or a report from your doctor.

It is unlawful for an insurance provider to make a decision about insurance based on an assumption, stereotype or generalisation about epilepsy.

### What you can do if you think you've been treated unfairly by an insurance provider

If you feel an insurance provider has treated you unfairly, you can ask them to explain their reasons. If you are not satisfied with the explanation, you can contact the Financial Ombudsman Service. They offer free, independent advice to consumers who have a complaint about financial services, who have been unable to resolve it themselves. Contact details for the Financial Ombudsman Service are at the end of this fact sheet.

Alternatively, you may wish to contact a solicitor or a Law Centre. They can give you advice about whether you can take legal action against an insurance provider that has treated you unfairly.

They can also advise you about the costs involved and whether you can get free help, such as with the Legal Aid scheme. Contact details for Law Centres are at the end of this fact sheet.

## Further sources of help and advice

### Financial Ombudsman Service

Offers free, independent advice to consumers who have a complaint about financial services.  
0845 080 1800  
[www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)  
[complaints.info@financialombudsman.org.uk](mailto:complaints.info@financialombudsman.org.uk)

### Citizens Advice Service

Provides free, independent, confidential and impartial advice to everyone on their rights. Telephone number in your local telephone directory.  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### Equality and Human Rights Commission

Offers advice and support for issues relating to the Equality Act.  
0845 604 6610 (England)  
0845 604 5510 (Scotland)  
0845 604 8810 (Wales)  
[www.equalityhumanrights.com](http://www.equalityhumanrights.com)

### Equality Commission for Northern Ireland

Offers advice and support for issues relating to the Disability Discrimination Act.  
028 90 890 890  
[www.equalityni.org](http://www.equalityni.org)

### Law Centres

Provides some free and independent professional legal services.  
020 7387 8570  
[www.lawcentres.org.uk](http://www.lawcentres.org.uk)

### The Community Legal Service website

Has information about Legal Aid. There is also a 'find a solicitor' option that you can search by name, postcode and type of legal case.  
0845 345 4345  
[www.legalservices.gov.uk](http://www.legalservices.gov.uk)

### About this publication

This fact sheet is written by Epilepsy Action's advice and information team, with guidance and input from people living with epilepsy, and legal experts. If you would like to know where our information is from, or there is anything you would like to say about the fact sheet, please contact us.

Epilepsy Action makes every effort to ensure the accuracy of information in its publications but cannot be held liable for any actions taken based on this information.

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