

## Insurance for people who have Down's syndrome

Date: February 2022

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### **Will I have any problem getting insurance for a person who has Down's syndrome?**

You should not experience any problem in obtaining reasonably priced insurance from mainstream insurance companies for people who have Down's syndrome. Insurers cannot refuse to insure a person who has Down's syndrome or ask for higher premiums solely because that person has Down's syndrome, although insurers may ask for a higher premium if a person has a pre-diagnosed health condition. You should not have to go to a specialist insurer. Although you are not under any obligation to disclose that the person requiring insurance has Down's syndrome; we would suggest that you do so in order to avoid any disagreements at a later stage when the person may need assistance under their insurance policy.

### **What do I do if an application for insurance for a person with Down's syndrome is refused?**

The cases of refusal of health and travel insurance for people who have Down's syndrome that we hear about often occur as a result of lack of knowledge and understanding about the condition on the part of individual staff at insurance company call centres. Our experience shows that you are less likely to encounter problems obtaining insurance if you call larger mainstream UK insurance companies and ask to speak to a supervisor who should have knowledge of relevant disability issues. We have often found that giving basic information about Down's syndrome to an insurer lessens the likelihood of any problems with an application for insurance.

Insurance companies should be aware of the Code on genetic testing and insurance

### **What the law says**

The Equality Act 2010 provides people with disabilities with protection against both direct and indirect discrimination. Providers of 'insurance services' (as defined in section 22 of the Financial Services and Markets Act) should not discriminate against a person because of a protected characteristic (this description includes people who have Down's syndrome). In certain circumstances insurers may need to make judgments and treat people differently because of a protected characteristic they may have on the basis of the risks against which they are insuring. However, it is for the insurer to show that there is a difference in risk associated with a person's protected characteristic. The insurer should avoid blanket assumptions, or assumptions based on stereotypes. Insurance services providers should base their insurance service decisions on relevant and reliable information.

Insurance services providers may justify treating people differently when providing them with insurance if they have a disability if:

- the treatment is based on information that is relevant to the assessment of that risk;
- the information used is from a reliable source;
- it is reasonable for you to do so.

An insurer cannot rely on untested assumptions, stereotypes or generalisations when making decisions about offering insurance services to someone who has a disability.

**If you have any problems, call us at the DSA on Tel: 0333 1212 300**

The Down's Syndrome Association provides information and support on all aspects of living with Down's syndrome.

We also work to champion the rights of people who have Down's syndrome, by campaigning for change and challenging discrimination.

A wide range of Down's Syndrome Association publications can be downloaded free of charge from our website.

## **Contact us**

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