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**Changes to legislation:** Equality Act 2010, Cross Heading: Insurance etc. is up to date with all changes known to be in force on or before 24 April 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) View outstanding changes

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## SCHEDULES

### SCHEDULE 9 **E+W+S**

#### WORK: EXCEPTIONS

#### **PART 2** **E+W+S**

#### EXCEPTIONS RELATING TO AGE

*[<sup>F1</sup>Insurance etc.]*

#### Textual Amendments

**F1** Sch. 9 para. 14 cross-heading substituted (6.4.2011) by virtue of [The Employment Equality \(Repeal of Retirement Age Provisions\) Regulations 2011 \(S.I. 2011/1069\)](#), [reg. 2\(4\)](#) (with [regs. 5, 9](#))

- 14 <sup>F2</sup>(1) It is not an age contravention for an employer to make arrangements for, or afford access to, the provision of insurance or a related financial service to or in respect of an employee for a period ending when the employee attains whichever is the greater of—
- (a) the age of 65, and
  - (b) the state pensionable age.
- (2) It is not an age contravention for an employer to make arrangements for, or afford access to, the provision of insurance or a related financial service to or in respect of only such employees as have not attained whichever is the greater of—
- (a) the age of 65, and
  - (b) the state pensionable age.
- (3) Sub-paragraphs (1) and (2) apply only where the insurance or related financial service is, or is to be, provided to the employer's employees or a class of those employees—
- (a) in pursuance of an arrangement between the employer and another person, or
  - (b) where the employer's business includes the provision of insurance or financial services of the description in question, by the employer.
- (4) The state pensionable age is the pensionable age determined in accordance with the rules in paragraph 1 of Schedule 4 to the Pensions Act 1995.]

#### Textual Amendments

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**Changes and effects yet to be applied to the whole Act associated Parts and Chapters:**

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 40A inserted by [2023 c. 51 s. 1](#)
- s. 120(9) inserted by [2023 c. 51 s. 2\(b\)](#)
- s. 124A inserted by [2023 c. 51 s. 3](#)