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Membership Secretary
Scottish Association for Sleep Apnoea

20 December 2005

Ref G/230/063

Sleep Apnoea - Motor insurance

Thank you for your two letters of 13 December to Stephen Haddrill. I am responding in his absence abroad. I am sorry that some of your members have had difficulty obtaining motor insurance.

Motor insurers are required by the Disability Discrimination Act 1995 to justify any different treatment of customers with medical conditions using actuarial data, medical research information or medical reports about the individual. In practice, most motor insurers adopt the approach that, provided the condition has been notified to DVLA, and DVLA are satisfied that the person concerned is fit to hold a licence, then the customer will be treated no differently from a customer without the condition.

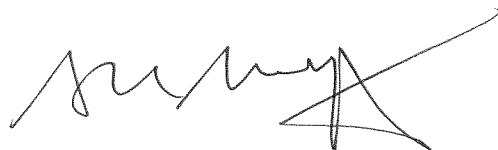
If any of your members believe that they are being unfairly discriminated against, I suggest that they take the matter up at senior level with the insurer concerned. I am sure that this will resolve any difficulties.

It is important, however, that customers disclose their medical condition to their insurer. Anyone failing to do so may find that their insurance cover is invalid.

I regret that we shall be unable to field a representative at your conference next year. Nonetheless, I hope that the above information makes the position of insurers clear and will help those who do have problems with motor insurance to resolve them. We have produced a guide to the Act which I hope will assist you and your members. It can be downloaded free of charge from our web site <http://www.abi.org.uk/Bookshop/default.asp>.

If you have any further questions about the issues raised in this letter, please contact Derek Fawell (Policy Adviser, Motor) on 020 7216 7517.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Stephen Sklaroff', with a long horizontal stroke extending to the right.

Stephen Sklaroff
Deputy Director General