

Home › Experts Corner › **Government Proposes Enforcement Of The Accessibility Standards For Persons With Disabilities In The Insurance Sector**

Government Proposes Enforcement of the Accessibility Standards for Persons with Disabilities in the Insurance Sector

by Avik Biswas*, Ivana Chatterjee** and Snehal Walia***
Published on November 13, 2024 - By Bhumika Indulia



Advertisement



Post

Introduction

The Central Government, via a Notification dated 7-10-2024, released the Draft Rights of Persons with Disabilities (Amendment) Rules, 2024 (Draft Amendment Rules). The Amendment has been proposed to revise Rule 15 of the Rights of Persons with Disabilities Rules, 2017 (RPwD Rules) to enforce the "Accessibility Standards and Guidelines for Infrastructure and Services in Insurance Sector" (Insurance Sector Accessibility Standards) which were published by the Ministry of Finance on 20-8-2024. The RPwD Rules have been enacted under the Rights of Persons with Disabilities Act, 2016 (RPwD Act). The proposed Amendment is currently at the

draft stage, and the Central Government had invited comments on it from all stakeholders till 6-11-2024, which are currently under consideration.

Overview of the proposed Amendment

Rule 15 of the RPwD Rules requires all establishments across sectors to comply with certain standards pertaining to physical environment, transport and technology as prescribed by the appropriate government authorities to ensure accessibility for persons with disabilities (PwDs). In addition to the existing accessibility standards, establishments in the insurance sector will be required to follow certain sector-specific accessibility standards once the Draft Amendment Rules come into effect.

On 20-8-2024, the Ministry of Finance published the harmonised Insurance Sector Accessibility Standards especially considering the increasing use of technology for provision of financial services. While the prescribed accessibility standards for infrastructure and technology for the Insurance Sector were already in force under Rule 15 of the RPwD Rules, the Ministry of Finance has introduced new standards related to the provision of insurance services. The primary requirements under the Insurance Sector Accessibility Standards are as follows:

(i) Infrastructural accessibility

The establishments must comply with the “Harmonised Guidelines and Standards for Universal Accessibility in India, 2021” issued by the Ministry of Housing and Urban Affairs in every physical premises owned, operated used and/or managed by them.

(ii) Services accessibility

The establishments have to: (a) enable delivery and collection of insurance and/or claim documents for PwDs; (b) accept any communications made by the PwDs at their nearest operational office as per their convenience and forward it to the office concerned; (c) provide magnifying glasses in all their offices for people with low vision to carry out insurance-related transactions; and (d) offer assistance in filing and reading out of forms and business rules in the presence of a witness, wherever required by a PwD.

(iii) Information and communication technology accessibility

The establishments shall: (a) design their websites, applications and other technology-enabled facilities to be accessible to PwDs regardless of their hardware, software, language, culture, location and physical or mental ability in compliance with the prescribed standards; and (b) publish the documents in electronic publication (ePUB) or optical character reader (OCR) based pdf format on their websites.

Key takeaways

Historically, persons with disabilities have faced various challenges in access to education, employment and public services. However, the Government has gradually taken multiple steps

to uplift and empower them. The RPwD Act, being one of the major steps in this direction, requires all establishments across sectors to frame and implement an equal opportunity policy, provide assistive facilities and undertake various other steps to create a safe and inclusive environment for PwDs. While the implementation of the RPwD Act could be more effective, the private sector has been proactively showing their commitment towards this cause by not only fulfilling their compliances under law but also undertaking practical initiatives. Various organisations have started offering mentorships, training and skill development opportunities to PwDs, introducing jobs and internships specifically for PwDs and building disability-friendly infrastructure and assisted facilities. Recently, many organisations have also started partnering with various non-governmental organisations working for the upliftment of PwDs to undertake such initiatives.

Moreover, the rapid advancement in technology has also made it easier for PwDs to access services across various sectors without having to move from door to door. However, it is only possible if such services are provided as per the prescribed accessibility standards. Hence, although the Draft Amendment Rules are yet to come into effect, the establishments in the insurance sector should undertake necessary steps to ensure that their infrastructure, services and technology-enabled facilities are maintained as per the prescribed accessibility standards. Apart from this, such establishments must also ensure their compliance with other provisions of the RPwD Act that are applicable across sectors so that they are inclusive and accessible for all PwDs in every practical aspect.

The views of the author(s) in this article are personal and do not constitute legal / professional advice of Khaitan & Co. For any further queries or follow up, please contact us at ergo@khaitanco.com.

***Partner, Khaitan & Co.**

****Principal Associate, Khaitan & Co.**

*****Associate, Khaitan & Co.**

Tags : Accessibility standards | Accessibility standards for PwD in Insurance | accessible insurance services | digital accessibility | Disability Inclusion | disability rights in insurance | inclusive insurance | insurance for disabled | insurance sector | Persons with Disabilities | Physical Accessibility

MOST READ
