

EXPLANATORY MEMORANDUM TO
THE EMPLOYER’S LIABILITY (COMPULSORY INSURANCE)
(AMENDMENT) REGULATIONS (NORTHERN IRELAND) 2026

S.R. 2026 No. 0000

1. Introduction

- 1.1. This Explanatory Memorandum has been prepared by the Department for the Economy (“DfE”) to accompany the Statutory Rule (details above), which is laid before the Northern Ireland Assembly.
- 1.2 The Statutory Rule is made under Articles 7(c) and 10 of the Employer’s Liability (Defective Equipment and Compulsory Insurance) (Northern Ireland) Order 1972 (“the 1972 Order”) and is subject to the negative resolution procedure.

2. Purpose

- 2.1 The Rule will introduce a new Schedule to be substituted for Schedule 2 to the Employer’s Liability (Compulsory Insurance) Regulations (Northern Ireland) 1999 (S.R. 1999 No. 448) (“the 1999 Regulations”), which specifies those employers exempted from employer’s liability insurance under the 1972 Order. It updates the existing Schedule by adding the Northern Ireland Climate Commissioner, the Children’s Court Guardian Agency for Northern Ireland, the Commissioner for the Ulster Scots and the Ulster British Tradition, the Irish Language Commissioner, and the Office of Identity and Cultural Expression to the exemptions in Schedule 2 to the 1999 Regulations and removing the Construction Industry Training Board, the Guardian Ad Litem Special Agency, the Inquiry into Historical Institutional Abuse 1922 to 1995, and the Regional Health and Social Care Board.
- 2.2 The Rule also revokes the Employer’s Liability (Compulsory Insurance) (Amendment) Regulations (Northern Ireland) 2022 (S.R. 2022 No. 101).

3. Background

- 3.1 The 1999 Regulations were made under the 1972 Order, which requires most employers to insure against liability for injury or disease suffered by their employees arising out of their employment. The requirement for eligible businesses to obtain Employer's Liability Compulsory Insurance (ELCI) is enforced by the Health and Safety Executive for Northern Ireland (HSENI).

4. Consultation

- 4.1 As these Regulations are purely technical in nature and there is no requirement to consult under the 1972 Order, a public Consultation was not necessary.

5. Equality Impact

- 5.1 The Rule has no equality implications.

6. Regulatory Impact

- 6.1 An Impact Assessment has not been prepared for this Rule, as there is no impact on businesses, charities or voluntary bodies.

7. Financial Implications

- 7.1 The Rule has no effect on business, and there are no cost implications for the Department for the Economy or HSENI.

8. Section 24 of the NI Act 1998

- 8.1 The Department has considered the matter of Convention rights and is satisfied that there are no matters of concern.

9. EU Implications

- 9.1 None. This Statutory Rule does not implement any European Directives.

10. Parity or Replicatory Measure

- 10.1 Although Great Britain has equivalent legislation to the 1972 Order and the 1999 Regulations, the amendment to the 1999 Regulations is unique to Northern Ireland, as it involves only those Non-Departmental Public Bodies that fall within the remit of Northern Ireland Departments.

11. Additional Information

- 11.1 Not applicable.

Department for the Economy
24th August 2026

2026 No. 0000

EMPLOYER'S LIABILITY

**The Employer's Liability (Compulsory Insurance) (Amendment)
Regulations (Northern Ireland) 2026**

Made - - - - XXX 2026

Coming into operation - 1st December 2026

The Department for the Economy⁽¹⁾ makes the following Regulations in exercise of the powers conferred by Articles 7(c) and 10 of the Employer's Liability (Defective Equipment and Compulsory Insurance) (Northern Ireland) Order 1972⁽²⁾ and now vested in it⁽³⁾.

Citation and commencement

1. These Regulations may be cited as the Employer's Liability (Compulsory Insurance) (Amendment) Regulations (Northern Ireland) 2026 and shall come into operation on 1st December 2026.

Amendment of the Employer's Liability (Compulsory Insurance) Regulations (Northern Ireland) 1999

2. For Schedule 2 to the Employer's Liability (Compulsory Insurance) Regulations (Northern Ireland) 1999⁽⁴⁾ substitute the Schedule set out in the Schedule to these Regulations.

Revocation

3. The Employer's Liability (Compulsory Insurance) (Amendment) Regulations (Northern Ireland) 2022⁽⁵⁾ are revoked.

Sealed with the Official Seal of the Department for the Economy on XXX 2026.

(1) Formerly the Department of Enterprise, Trade and Investment; see 2016 c.5, section 1(3); that Department was formerly the Department of Economic Development; see S.I. 1999/283 (N.I. 1), Article 3(5); that Department was formerly the Department of Manpower Services; see S.I. 1982/846 (N.I. 11), Article 3

(2) S.I. 1972/963 (N.I. 6)

(3) S.R. & O (N.I.) 1973 No. 504, Article 6 and Schedule 3

(4) S.R. 1999 No. 448

(5) S.R. 2022 No. 101



Dr Caoimhe Archibald
Minister of the
Department for the Economy

SCHEDULE

Regulation 2

SCHEDULE TO BE SUBSTITUTED FOR SCHEDULE 2 TO THE EMPLOYER'S LIABILITY (COMPULSORY INSURANCE) REGULATIONS (NORTHERN IRELAND) 1999

“SCHEDULE 2

Regulation 9

EMPLOYERS EXEMPTED FROM INSURANCE

1. Any district council.

2. Any employer to the extent that they are required by paragraph (1) of Article 5 of the 1972 Order to insure and maintain insurance against liability for personal injury suffered by their employees when the employees are—

- (i) carried in or upon a motor vehicle; or
- (ii) entering or getting on to, or alighting from, a motor vehicle,

in the circumstances specified in that paragraph and where that personal injury is caused by, or arises out of, the use by the employer of a motor vehicle on a road; and the expressions “road” and “motor vehicle” have the same meanings as in Part 1 of the Road Traffic (Northern Ireland) Order 1995(6).

3. Any employer which is a company that has only one employee and that employee also owns fifty per cent or more of the issued share capital in that company.

4. Any subsidiary of any such body as is mentioned in Article 7(b) of the 1972 Order (which exempts any body corporate established by or under any statutory provision for the carrying on of any industry or part of an industry, or of any undertaking, under public ownership or control) and any company of which two or more such bodies are members and which would, if these bodies were a single body corporate, be a subsidiary of that body corporate.

5. Comhairle na Gaelscolaíochta.

6. Council for Catholic Maintained Schools.

7. Education Authority.

8. General Consumer Council for Northern Ireland.

9. General Teaching Council for Northern Ireland.

(6) S.I. 1995/2994 (N.I. 18)

10. Invest Northern Ireland.
11. Labour Relations Agency.
12. Northern Ireland Climate Commissioner.
13. Northern Ireland Council for Integrated Education.
14. Northern Ireland Judicial Appointments Commission.
15. Northern Ireland Medical and Dental Training Agency.
16. Northern Ireland Tourist Board.
17. Strategic Investment Board Limited.
18. The Agri-Food and Biosciences Institute.
19. The Attorney General for Northern Ireland.
20. The Charity Commission for Northern Ireland.
21. The Children's Court Guardian Agency for Northern Ireland(7).
22. The Commissioner for Children and Young People for Northern Ireland.
23. The Commissioner for Older People for Northern Ireland.
24. The Commissioner for Public Appointments for Northern Ireland.
25. The Commissioner for Survivors of Institutional Childhood Abuse.
26. The Commissioner for the Ulster Scots and the Ulster British Tradition.
27. The Commission for Victims and Survivors for Northern Ireland.
28. The Equality Commission for Northern Ireland.
29. The Health and Social Care Regulation and Quality Improvement Authority.
30. The Irish Language Commissioner(8).
31. The Local Government Staff Commission for Northern Ireland.
32. The Maze / Long Kesh Development Corporation.
33. The Northern Ireland Blood Transfusion Service Special Agency.
34. The Northern Ireland Community Relations Council.
35. The Northern Ireland Council for the Curriculum, Examinations and Assessment.
36. The Northern Ireland Fire and Rescue Service Board.
37. The Northern Ireland Library Authority.
38. The Northern Ireland Local Government Officers' Superannuation Committee.

(7) Formerly the Northern Ireland Guardian Ad Litem Agency

(8) The Irish Language Commissioner was established by sections 78J and 78K of the Northern Ireland Act 1998 (c.47) (N.I.), as inserted by sections 2(1) and 10(2) of the Identity and Language (Northern Ireland) Act 2022 (c.45) (N.I.)

- 39. The Northern Ireland Practice and Education Council for Nursing and Midwifery.
- 40. The Northern Ireland Social Care Council.
- 41. The Office of Identity and Cultural Expression.
- 42. The Patient and Client Council.
- 43. The Regional Agency for Public Health and Social Well-being.
- 44. The Regional Business Services Organisation.
- 45. The Victims' Payments Board.
- 46. Victims and Survivors Service.
- 47. Youth Council for Northern Ireland.”

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Employer's Liability (Compulsory Insurance) Regulations (Northern Ireland) 1999 (“the 1999 Regulations”). The 1999 Regulations specify employers who are exempted from the requirements of Part III of the Employer's Liability (Defective Equipment and Compulsory Insurance) (Northern Ireland) Order 1972 (“the 1972 Order”) to insure and maintain insurance against liability for personal injury suffered by their employees and arising out of and in the course of their employment. The specified employers are certain public bodies; the specified classes of employer include any employers to the extent that they are required to insure under a compulsory motor insurance scheme by virtue of the fact that their employees are carried on, or are alighting from or are entering into, a motor vehicle. The exemptions specified in the 1999 Regulations are additional to those contained in Article 7 of the 1972 Order.

These Regulations add the Northern Ireland Climate Commissioner, the Children's Court Guardian Agency for Northern Ireland, the Commissioner for the Ulster Scots and the Ulster British Tradition, the Irish Language Commissioner and the Office of Identity and Cultural Expression to the exemptions in Schedule 2 to the 1999 Regulations and remove the Construction Industry Training Board, the Guardian Ad Litem Special Agency, the Inquiry into Historical Institutional Abuse 1922 to 1995 and the Regional Health and Social Care Board.