

Accessible Customer Service Policy

This **Accessible Customer Service Policy** ("the Policy") establishes accessibility standards for the Company's provision of insurance and financial products and services to persons with disabilities.

The Policy is intended to meet the requirements of the *Accessibility Standards for Customer Service Regulation* made under the *Accessibility for Ontarians with Disabilities Act, 2005* and applies to all employees, volunteers, agents or contractors who deal with members of the public or other parties in Ontario on behalf of the Company.

Throughout the Policy, La Capitale Insurance and Financial Services will be referred to as "the Company," "we," "our" or "us."

For definitions of terms used in this Policy, please refer to Section 8.

1. Our commitment

We are committed to providing our products and services to the public in a way that respects the dignity and independence of persons with disabilities.

We are committed to giving persons with disabilities the same opportunity to access and benefit from our products and services in the same place and in a similar way as other customers.

We will use reasonable efforts to ensure that our policies, practices and procedures are consistent with the following principles:

- We will integrate the way in which we provide insurance and financial products and services to persons with disabilities with the way in which we provide products and services to other customers, unless an alternate measure is necessary, whether temporarily or on a permanent basis, to enable a person with a disability to obtain, use or benefit from a particular product or service.
- We will give persons with disabilities an opportunity equal to that given to other members of the public to obtain, use or benefit from our products and services.

2. Providing products and services to persons with disabilities

We demonstrate our commitment to serving persons with disabilities in the following ways:

2.1 Communication

We will communicate with persons with disabilities in a manner that takes their disabilities into account.

We will train staff members who communicate with customers or other parties on our behalf how to interact and communicate with persons with various types of disabilities.

2.2 Telephone services

We will train staff members to communicate with persons with disabilities over the telephone in clear and plain language and to speak clearly and slowly.

We will offer to communicate with persons with disabilities using assistive telephone services (where available) or by email.

2.3 Assistive devices

We will permit persons with disabilities to use their own assistive devices in order to obtain, use or benefit from our products and services, unless the use of such devices could reasonably present a health, safety or security risk to such persons, the Company or others. In these cases, we may make other reasonable arrangements to facilitate the ability of persons with disabilities to obtain, use or benefit from our products and services.

Assistive devices may include (but are not limited to) communication aids, cognition aids and mobility aids.

Persons who use their own assistive devices on the Company's premises must remain in control of the devices at all times.

2.4 Billing

We will provide accessible invoices to all of our customers. Invoices will be provided in hard copy, large print or email format, upon request.

We will answer any questions customers may have about the content of their invoices in person or by telephone or email.

3. Use of service animals and support persons

We will ensure that any persons with a disability who are accompanied by a guide dog or service animal may keep the animal with them on those parts of our premises that are open to the public and other third parties, unless the animal is otherwise excluded by law from our premises.

If a service animal is excluded by law from our premises, we will take reasonable measures to enable a person with a disability to obtain, use or benefit from our products and services.

Persons who are accompanied by a guide dog or service animal must maintain control of the animal at all times.

Any persons with a disability who are accompanied by a support person will be allowed to enter our premises with their support person. At no time will persons with a disability

who are accompanied by a support person be prevented from having access to their support person while on our premises.

We may require a person with a disability to be accompanied by a support person when on our premises, but only if a support person is necessary to protect the health and safety of the person with a disability or the health or safety of others on the premises.

In appropriate circumstances, we may require persons with a disability to provide their consent before we disclose confidential information to them in the presence of a support person.

4. Notice of temporary disruption

We will provide the public with notice in the event of a temporary disruption in our facilities or services usually used by persons with disabilities. The notice will include information about the reason for the disruption, its anticipated duration and a description of any available alternative facilities or services.

The notice will be posted at all public entrances and service counters on our premises, or it will be given by such other method that we consider reasonable in the circumstances.

5. Training

We will train:

a) All employees, agents, volunteers and others who deal with the public or other parties on our behalf

and

b) All persons who participate in the development of our customer service policies, practices and procedures on the practices and procedures that we follow in providing our products and services to persons with disabilities.

We will train all persons as soon as is practicable after they are assigned their duties.

Training will include the following:

- A review of the purposes of the *Accessibility for Ontarians with Disabilities Act, 2005* and the requirements of the *Accessibility Standards for Customer Service Regulation*.
- How to interact and communicate with people with various types of disabilities.
- How to interact with persons with disabilities who use an assistive device or require the assistance of a guide dog or other service animal or the assistance of a support person.
- How to use equipment or devices provided by the Company that may help with

the provision of products or services to a person with a disability.

- What to do if a person with a particular type of disability is having difficulty accessing our products or services.

Training will be provided on an ongoing basis to reflect changes made to our policies, practices and procedures governing the provision of products and services to persons with disabilities.

6. Feedback process

Our ultimate goal is to meet and exceed customer expectations when serving customers with disabilities.

Comments on our success in achieving this goal are appreciated and can be made by contacting us using the information in the **Contact Us** section of this Policy.

Alternatively, customers may complete the feedback form found on the lacapitale.com website.

All feedback and complaints will be directed to our Accessibility Committee. We will acknowledge receipt of all feedback and complaints in writing. Our response time will depend on the nature of the feedback or complaint. However, we endeavour to respond to all feedback and complaints in a timely manner. If the response is not satisfactory, customers may request in writing that the matter be escalated to Management for a final decision.

7. Changes to the Policy

We are committed to developing customer service policies that respect and promote the dignity and independence of persons with disabilities. Therefore, no changes will be made to this Policy before considering the impact on persons with disabilities.

8. Definitions

For the purposes of this Policy, the following terms have the meanings indicated.

"Disability" means:

(a) Any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device

(b) A condition of mental impairment or a developmental disability

(c) A learning disability or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language

(d) A mental disorder or

(e) An injury or disability for which benefits were claimed or received under the insurance plan established under the *Workplace Safety and Insurance Act, 1997 (Ontario)*.

"Guide dog" means a guide dog as defined in Section 1 of the *Blind Persons' Rights Act (Ontario)*.

"Service animal," for persons with a disability, means an animal:

(a) If it is readily apparent that the animal is used by the persons for reasons relating to their disability or

(b) If the persons provide a letter from a physician or nurse confirming that they require the animal for reasons relating to the disability.

"Support person," in relation to persons with a disability, means another person who accompanies them in order to help with communication, mobility, personal care or medical needs or with access to goods or services.

Contact Us

To provide us with your feedback or to find out more about our **Accessible Customer Service Policy**, you are invited to contact us:

Accessibility Committee

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