

PURPOSE

Insurance Bureau of Canada (“IBC”) is committed to providing a barrier-free environment for consumers, and to providing our services in a manner that respects the dignity and independence of people with disabilities. The objective of this policy is to ensure that IBC is compliant with the customer service requirements of the Accessibility for Ontarians with Disabilities Act, 2005 (the “AODA”).

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APPLICATION

This policy applies to all persons who interact with the public, other organizations or third parties on behalf of IBC. This includes employees, volunteers, agents, contractors and third parties (hereafter referred to as “personnel”).

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PRINCIPLES

IBC will ensure that this policy and any related practices or procedures are consistent with the following core principles:

- (i) **Dignity:** people with disabilities should be treated as valued consumers who are as deserving of effective and full service as other consumers.
- (ii) **Independence:** goods and services must be provided without the control or influence of others, and the freedom of people with disabilities to make their own decisions must be respected.
- (iii) **Integration:** people with disabilities must be able to benefit from services or products in the same place and the same or similar manner as other consumers, whenever possible.
- (iv) **Equality of Opportunity:** people with disabilities must be given an opportunity equal to that given to others to obtain, use and benefit from services.

PROVIDING GOODS AND SERVICES TO PERSONS WITH DISABILITIES

IBC is committed to excellence in serving all consumers, including those with disabilities, and will do so in the following ways:

Communication

We will communicate with people with disabilities in ways that take into account their disability. IBC currently employs the following mediums of accessible communication. For individuals with a visual disability, IBC provides a call centre where telephone inquiries may be made. For individuals with a hearing disability, IBC’s website provides a forum for web inquiries. Personnel will be trained on how to utilize the methods of communication set out above, and on how they can best interact and communicate with people with various types of disabilities.

Assistive Devices

Personnel will be trained and familiar with various assistive devices that may be used by consumers with disabilities while accessing our services. We will also ensure that personnel are trained and familiar with the following assistive devices that are available for consumers: Essential Accessibility assistive technology software which can be downloaded by clicking the icon at the top right hand corner of the ibc.ca homepage for the use of anyone who has difficulty typing, moving a mouse or reading a webpage. This software provides the following accessibility-enhancing features: 1) an array of keyboard and mouse replacement solutions to allow users to overcome any physical limitation and access a website; 2) a page-reader system for individuals who have difficulty reading; and 3) is fully compatible with Microsoft Speech Recognition 6.1 or greater.

Use of Service Animals or Support Persons

People with disabilities who are accompanied by a service animal are welcome on the parts of our premises that are open to the public and other third parties, unless the service animal is otherwise excluded by law. If a service animal is excluded, we will explain to the consumer why exclusion is necessary, and explore alternative measures of accommodation. If it is not readily apparent that the animal is a service animal, we may ask the person with a disability for a letter from a physician or nurse confirming that the person requires the animal for reasons relating to his or her disability.

People with disabilities that require a support person are allowed to enter our premises, and at no time will a person with a disability who is accompanied by a support person be prevented from having access to his or her support person while on our premises.

We will ensure that personnel are trained to be able to appropriately interact with people with disabilities that are accompanied by service animals or support persons.

Notice of Temporary Disruption

We will notify consumers if there is a planned or unexpected disruption in the facilities or services usually used by people with disabilities. This notice will be posted on our website. The notice will include the following information:

- the service that is unavailable;
- the reason for the disruption;
- the anticipated duration of the disruption; and
- alternative services, if available.

Training and Record Keeping

We will ensure that all personnel, and all those who are involved in the development of the IBC's policies, practices and procedures, are trained.

The training will be provided as soon as possible after hiring or engagement, on commencement of new or additional duties that require training, and on an ongoing basis when changes are made to the applicable policy, practices or procedures. Training will include the following:

- a review of the purpose of the AODA and the requirements of the Customer Standard;
- a review of this policy;
- how to interact and communicate with persons with various types of disabilities;
- how to interact with persons with a disability who use an assistive device or require the assistance of a service animal or support person;
- how to use assistive devices provided by IBC; and
- how to assist a person with a disability that is experiencing difficulty accessing IBC premises, or services.

IBC will ensure that accurate and up-to-date training records are kept. These records shall include the dates of the training, and the number of individuals to whom the training was provided.

Feedback Process

We welcome feedback from the public regarding this policy and its implementation. Feedback regarding the way the IBC provides services to people with disabilities can be made:

- By telephone at 416-362-2031
- In writing to **Attn: Accessibility Feedback**
777 Bay Street, Suite 2400
P.O. Box 121
Toronto, ON
M5G 2C8
- Electronically to accessibilityfeedback@ibc.ca

All feedback will be directed to IBC’s Manager of Human Resources, and those providing feedback can expect to receive a response within 30 business days.

DOCUMENTATION

We will prepare one or more documents that will describe the policies, practices and procedures regarding accessible customer service, with particular reference to: (i) the use of personal assistive devices, as well as those provided by IBC; (ii) entry of service animals and support persons; (iii) the steps that will be taken in connection with a temporary disruption to services used by people with disabilities; (iv) provision of accessible customer service training; and (v) receiving and responding to feedback regarding the provision of goods and services to people with disabilities.

We will make this documentation available to members of the public upon request, and in a format that takes into account a person’s disability, if applicable. Notification of the availability of this documentation will be posted on our website.

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MODIFICATIONS

We are committed to developing customer service policies that respect and promotes the dignity and independence of people with disabilities. Therefore, no changes will be made to this policy before considering the impact on people with disabilities. Any policy of IBC that does not respect and promote the dignity of people with disabilities will be modified or terminated.

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QUESTIONS/CLARIFICATION

This policy exists to achieve service excellence to consumers with disabilities. Any questions regarding this policy, or its associated practices or procedures, should be directed to the IBC Manager of Human Resources at humanresources@ibc.ca.