

Ontario Accessibility for Employee & Customer Service Policy

Our Values:

- We behave with integrity
- We respect each other
- We are customer driven
- We strive for excellence
- We are socially responsible

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Ontario Accessibility for Employee and Customer Service Policy

A. POLICY OVERVIEW – Statement of Commitment

Intact Financial Corporation and its subsidiaries (the “Company”) strive to provide its services in a manner that respects the dignity and independence of employees and customers with disabilities. Our goal is to ensure that everyone has an equal opportunity to access and benefit from our services.

This Ontario Accessibility for Employee & Customer Service Policy (“Policy”) outlines how the Company will comply with the requirements of the *Accessibility Standards for Customer Service* regulation enacted under the *Accessibility for Ontarians with Disabilities Act, 2005 & the Integrated Accessibility Standards Regulation, 2013*.

B. DEFINITIONS

“Assistive devices” are supportive devices used by persons with disabilities to enable them to carry out activities of daily living. They include a broad range of products including wheelchairs, walkers, white canes, oxygen tanks and electronic communication devices.

“Employees” includes full time, part time, temporary and contract employees, of the Company.

“Premises” are areas of a building/facility in Ontario that are owned or operated by the Company. A premise is operated by the Company if the Company has control over it and is responsible for who is allowed to enter and exit the premises.

“Support person” means, in relation to a person with a disability, another person who accompanies him or her in order to help with communication, mobility, personal care or medical needs or with access to goods or services.

C. PROVIDING SERVICES TO PEOPLE WITH DISABILITIES

1. Communication

Customers and employees with disabilities may request a method of communication that takes their disability into consideration. Where practical and possible, the Company will use best efforts to meet these requests. However, if necessary, the Company will utilize an alternate method to communicate with customers with disabilities in a manner that takes their disability into

consideration. Where requested, Intact will consult with employees to provide or arrange for the provision of accessible formats and communication support information that is needed in order to perform the employees job and information that is generally available to employees in the workplace.

Company employees who are required to communicate with customers will be trained on how to interact and communicate with people who have various types of disabilities.

2. Telephone Services

The Company is committed to providing fully accessible telephone service. Employees will be trained to communicate with customers and fellow employees over the telephone in clear and plain language and to speak clearly and slowly.

If telephone communication is not suitable to a customer's needs or is not available, the Company will utilize alternate methods which may include teletypewriter (TTY), Bell Relay Service, mail, email, print, and face to face communication etc.

3. Assistive Devices

The Company recognizes that some employees and customers with disabilities use assistive devices in order to access or benefit from the Company's services and, in the case of employees as part of their day to day jobs. The Company will use best efforts to accommodate all assistive devices. However, if necessary, the Company will use alternate methods to provide service to customers with disabilities in a manner that takes their disability into consideration.

The Company will ensure that employee's assistive devices are accommodated in a way that minimizes the disruption to their day to day responsibilities.

The Company will ensure that designated employees are trained and familiar with various assistive devices which may be used by customers with disabilities.

4. Policies and Invoices

The Company is committed to providing insurance policies and invoices in accessible formats. Upon request, the Company can provide customers with disabilities with policies and invoices in a format that takes their disability into consideration.

The Company is also committed to informing employees of the policies used to support employees with disabilities, to our employees in a format that takes into account an employee's needs due to disability.

D. ACCESSIBLE EMERGENCY INFORMATION

The Company is committed to providing customers and employees with publicly available emergency information in an accessible way upon request. We also provide employees with disabilities with individualized emergency response information and plans when necessary.

E. SERVICE ANIMALS

The Company recognizes that some individuals may require the use of guide dogs or other service animals in order to access services. Persons with disabilities who are accompanied by a guide dog or other service animal will be permitted to enter the parts of our premises that are common areas and to keep the animal with them, unless the animal is otherwise excluded by law from the premises.

The Company is committed to an accessible workplace. Employee's service animals will be accommodated in the workplace in a way that minimizes the disruption for the company.

F. SUPPORT PERSONS

The Company further recognizes that some individuals with disabilities rely on support persons for assistance while accessing services. A person with a disability who is accompanied by a support person will be allowed to enter into our premises together with the support person and will not be prevented from having access to the support person while on our premises.

When necessary to protect the health or safety of a person with a disability, the Company may require a person with a disability to be accompanied by a support person when on the premises.

The presence of Service persons who accompany an employee will be supported in the workplace to allow employees the support they need.

G. NOTICE OF TEMPORARY DISRUPTION

The Company will provide customers and employees with notice in the event of a planned or unexpected disruption in the facilities or services that are usually used by people with disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available. When possible and practical, such notice will be made via our website, on the premises or through any other methods deemed reasonable in the circumstances.

Upon request, customers and employees may receive a copy of the notice, including through accessible means, at no additional cost.

H. TRAINING FOR STAFF

The Company will provide training to all employees and others who deal with the public or other third parties on their behalf, and all those who are involved in the development and approvals of customer service policies, practices and procedures.

Applicable staff will be trained on the *Ontario Human Rights Code* and internal policies, practices and procedures that affect the way services are provided to people with disabilities. Staff will also be trained on an ongoing basis when changes are made to these policies, practices and procedures. New staff will be trained as soon as practicable after he or she is assigned to the applicable duties. Training will take into account any disabilities that an employee identifies in order to ensure the most efficient method for training is utilized.

Training will include the following:

- The purposes of the *Accessibility for Ontarians with Disabilities Act, 2005 and the Integrated Accessibility Standards* and the requirements of the customer service standard.
- How to interact and communicate with people with various types of disabilities.
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person.
- What to do if a person with a disability is having difficulty accessing the Company's services.
- The Company's policies, practices and procedures relating to the customer service standard.

I. MODIFICATIONS TO THIS OR OTHER POLICIES

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

J. COPIES OF THIS POLICY

The Company recognizes that persons with disabilities use methods other than the standard print to access information. If the Company is required to give a copy of this Policy to a person with a disability, the Company will provide the Policy, or

the information contained in the Policy, in a format that takes into account the person's disability.

Alternatively, the Company and the person with a disability may agree on an alternate format for the document or information.

K. FEEDBACK PROCESS AND QUESTIONS ABOUT THIS POLICY

The Company strives to meet and surpass expectations while serving customers with disabilities. Comments on our services regarding how well those expectations are being met are welcome and appreciated from both customers and employees.

Any questions about this Policy or any feedback regarding the way the Company provides its services to customers with disabilities can be made on the internet, by e-mail, by telephone, in writing or by other methods of communication used by individuals with a disability.

Where possible and practical, the Company will respond to feedback. Complaints will be addressed according to complaint protocols already established in the Company's complaint management procedures.

