

ARCH CANADA INSURANCE CANADA LTD. ("ARCH CANADA")

ACCESSIBILITY FOR ONTARIANS WITH DISABILITIES POLICY

Objective

Arch Canada's objective is to ensure that all persons with disabilities are treated with respect, dignity, and equally and compliance is achieved with The Accessibility for Ontarians with Disabilities Act, 2005 ("AODA") and Ontario Regulation 191/11 Integrated Accessibility Standards (the "Accessibility Standard").

Providing products and services to people with disabilities

In fulfilling our objective, Arch Canada strives at all times to provide its products and services in a way that respects the dignity and independence of people with disabilities and treats them equitably. Arch Canada is committed to excellence in serving all customers including people with disabilities and in doing so, will adopt the following procedures:

Communication

We will communicate with people with disabilities in ways that take into account their disability.

Telephone services

We are committed to providing fully accessible telephone service to our customers. We will train staff to communicate with customers over the telephone in clear and plain language and to speak clearly and slowly.

If telephone communication is not suitable to their communication needs or is not available, we will offer to communicate with customers by email, TTY, or relay services.

Assistive devices

We are committed to serving people with disabilities who use assistive devices such as wheelchairs, or oxygen to obtain, use or benefit from our products and services.

Billing

We are committed to providing accessible invoices to all of our customers. For this reason, invoices will be provided by: hard copy, large print, and/or email formats upon request.

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

Use of service animals and support persons

Arch Canada is committed to welcoming people with disabilities who are accompanied by a service animal on the parts of our premises that are open to the public and other third parties.

If this is not possible due to health or safety concerns, a mutually agreed upon location for the service animal may be identified for a limited time. In this instance, other provisions will be made to ensure that the individual receives the support otherwise provided by the service animal.

Support persons

We are committed to welcoming people with disabilities who are accompanied by a support person. Any person with a disability who is accompanied by a support person will be allowed to enter our premises with his or her support person.

If this is not possible due to health or safety concerns, other provisions will be made to ensure that the individual receives the support otherwise provided by the support person.

Notice of temporary disruption

Arch Canada will provide customers with notice in the event of a planned or unexpected disruption in the facilities or services 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.

The notice will be placed at all public entrances and service counters on our premises.

Training for staff

Human Resources will provide training to all employees, including new employees, volunteers 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.

Training will include the following:

- The purposes of the Accessibility for Ontarians with Disabilities Act, 2005 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;
- How to use assistive devices [e.g. TTY]; What to do if a person with a disability is having difficulty in accessing our products and services; and
- Arch Canada's policies, practices and procedures relating to the customer service standard.

Staff will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

Employees

We are committed to ensuring that job accommodations are provided for employees with disabilities. We are also committed to ensuring that accessibility will be considered during all phases of the employment relationship, including the application process and performance management and career development.

Feedback process

The ultimate goal of Arch Canada is to meet and surpass customer expectations while serving customers with disabilities. Comments on our services regarding how well those expectations are being met are welcome and appreciated.

Feedback regarding the way Arch Canada provides products and services to people with disabilities can be made in person, by telephone at 1-866-993-9978, or in writing to 77 King Street West, Suite 3600, PO Box 308, Toronto, On M5K 1K2. All feedback will be directed to Human Resources.

Customers can expect to hear back in 2 days.

Complaints will be addressed according to complaint categories already established in our company's complaint management procedures.

Questions about this policy

If you have any questions regarding this policy or would like to request a copy in a format that takes into account any disability you may have, you may contact us by any of the means noted above.

Updated: December 21, 2016.