



Customer Service Policy: Providing Goods and Services to People with Disabilities

Purpose

To ensure all Peel Mutual Insurance Company programs and services are accessible to everyone in the community in accordance with *Customer Service Regulation 429/07* under the *Accessibility for Ontarians with Disabilities Act, 2005*.

Policy Overview

These policies and procedures apply to all goods and services that are delivered by the Peel Mutual Insurance Company, by any means including in person, by telephone, electronically, by mail, visually, orally or by written means.

This policy applies to all Peel Mutual Insurance Company staff, volunteers and third parties who deal with the public, on behalf of the Peel Mutual Insurance Company.

Our Mission Statement

To be a provider of quality insurance products and services driven by our commitment to excellence.

Our Commitment

In fulfilling our mission, Peel Mutual Insurance Company strives at all times to provide its goods and services in a way that respects the dignity and independence of people with disabilities. We are also committed to giving people with disabilities equal opportunity to access our goods and services and allowing them to benefit from the same services, in the same place and in a similar way as other customers. Peel Mutual Insurance Company will promote accessibility through the development of policies, procedures and practices and by ensuring they consider the needs and requirements of people with disabilities.

Principles

Reasonable efforts will be made to ensure the following:

- That goods and services offered by Peel Mutual Insurance Company be provided in a manner that respects the dignity and independence of persons with disabilities.
- Persons with disabilities will be given equal opportunity (as those given to others) to obtain, use and benefit from goods and services offered by Peel Mutual Insurance Company.
- The provision of goods and services to persons with disabilities, and others, will be integrated unless alternate measures are required, to enable a person with a disability to obtain, use and benefit from the goods and services provided by Peel Mutual Insurance Company.

Key Practices

Procedures adhered to by Peel Mutual Insurance Company will strive to reflect or achieve the following:

- Provide full access to the goods and services offered by Peel Mutual Insurance Company to persons with disabilities.
- Communication (verbal, written, electronic etc.) will be considered, in a manner that takes into account a person's disability.
- Peel Mutual Insurance Company will allow persons with disabilities to use their own personal assistive devices to obtain, use and/or benefit from the goods and services offered by Peel Mutual Insurance Company.
- Persons with disabilities accompanied by a guide dog or service animal will be permitted in those areas of the premises owned and operated by Peel Mutual Insurance Company that are open to the public or other third parties.
- Persons with disabilities accompanied by a support person will be permitted to be accompanied by that support person in premises open to the public or other third parties.
- Notice will be provided when facilities or services that people with disabilities may rely on to access the goods and services of Peel Mutual Insurance Company services are temporarily disrupted.
- Staff will receive appropriate training.
- Peel Mutual Insurance Company will establish a feedback process to allow people to provide feedback on how they are providing services to persons with disabilities.
- Access to required documents will be given upon request in various formats.

Definitions

The following definitions will be found throughout this policy.

Alternate Format – Any other ways of publishing information beyond traditional printing (i.e. large print, electronically).

Assistive Devices – An auxiliary aid such as communication aids, cognition aids, personal mobility aids (i.e. canes, crutches, wheelchairs, hearing aids etc.).

Customers – Any person who receives goods and services.

Disabilities – The same as the definition of disability found in the *Ontario Human Rights Code*:

- (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

Employees – Every person who deals with members of the public or other third parties on behalf of Peel Mutual Insurance Company, whether the person does so as an employee, agent, volunteer or otherwise.

Persons with Disabilities – Individuals who have a disability as defined under the Ontario Human Rights Code (see above).

Service Animals – A “guide dog” as defined in section 1 of the *Blind Persons Rights’ Act*; or any animal individually trained to do work or perform tasks for the benefit of a person with a disability.

Support Persons – Any person, whether a paid professional, volunteer, family member or friend, who accompanies a person with a disability in order to help with communications, personal care or medical needs or with access to goods or services.

Provision of Goods and Services

Peel Mutual Insurance Company is committed to excellence in serving all customers including persons with disabilities and will carry out its functions and responsibilities to ensure that policies, practices and procedures are consistent with the following principles:

- a) Peel Mutual Insurance Company's goods and services are provided in a manner that respects the dignity and independence of persons with disabilities;
- b) The provision of Peel Mutual Insurance Company's goods and services to persons with disabilities is integrated with those provided to persons who do not have disabilities unless an alternative measure is necessary to enable a person with a disability to obtain, use or benefit from Peel Mutual Insurance Company's goods or services;
- c) Persons with disabilities are given an opportunity equal to that of persons without disabilities to obtain use or benefit from Peel Mutual Insurance Company's goods and services.
- d) Peel Mutual Insurance Company will take into account individual needs when providing goods and services.

Communication

Peel Mutual Insurance Company will communicate with customers in a way that takes into account the customer's disability.

- a) Peel Mutual Insurance Company staff will be trained in how to interact and communicate with customers with disabilities guided by the principles of dignity, independence and equality;
- b) Customers with disabilities will be offered alternate communication formats that will meet the needs of the customer as promptly as feasible;
- c) Documents will be provided to customers in an alternate format (i.e. high contrast, large font, electronic) that will meet the needs of the customer in a timely fashion or if not available, alternative arrangements will be made.
- d) If telephone communication is not suitable for customer's needs, alternate forms of communication will be offered as required (i.e. email, written).

Assistive Devices

Persons with disabilities shall be permitted to obtain, use or benefit from goods or services offered by Peel Mutual Insurance Company through the use of their own assistive devices.

Peel Mutual Insurance Company will ensure that their staff is trained and familiar with various assistive devices that may be used by customers with disabilities while accessing their goods or services.

Service Animals

For the purpose of this policy, an animal is a service animal for a person with a disability,

1. If it is readily apparent that the animal is used by the person for the reasons relating to the disability; or
2. If the person provides a letter from a physician or nurse confirming that the person requires the animals for reasons relating to the disability.

Service Animals must be;

- In the direct care of the handler at all times.
- Handlers of the service animal will ensure the safety and wellbeing of other patrons and customers of Peel Mutual Insurance Company as well as all staff and third parties.
- In the event that the presence of the service animal presents a problem for staff and/or other patrons of Peel Mutual Insurance Company, the handler will work with staff to explore alternatives to accommodate the needs of all parties involved, to the greatest extent possible.

Peel Mutual Insurance Company is committed to welcoming people with disabilities who are accompanied by a service animal on the parts of their premises that are open to the public and other third parties. They will also ensure that all staff, volunteers and others dealing with the public are properly trained in how to interact with people with disabilities who are accompanied by a service animal.

Special Circumstances:

- If a health and safety concern presents itself in the form of a severe allergy to the animal, Peel Mutual Insurance Company will make all reasonable efforts to meet the needs of all individuals by keeping the service animal and person with the allergies in separate parts of the building.

Support Persons

Peel Mutual Insurance Company is 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 Peel Mutual Insurance Company's premises with his or her support person. 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 the premises.

Disruption of Service

Peel Mutual Insurance Company 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. These facilities and services include (but are not limited to);

- Parking lot
- Accessible washrooms
- Snow removal (i.e. major snow storms)

This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.

Notice of the disruption will given by;

- Posting the information at a conspicuous place on the premises of Peel Mutual Insurance Company
- Verbally notifying customers when they are booking an appointment
- Leaving a notice on the voicemail message.

Training

Peel Mutual Insurance Company will provide AODA customer service training to all 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. This training will be provided as a condition of employment to all new staff and on an ongoing basis (every 2 years) for staff to ensure all staff stays current with any policy or procedural changes as it relates to the AODA Customer Service Standard.

The training will include:

- 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 the assistive devices/services available on the premises that may assist with the provision of goods or services to people with disabilities
- What to do if a person with a disability is having difficulty accessing goods and services at Peel Mutual Insurance Company
- Current policies, practices and procedures relating to the customer service standard

Training will take place in one of the following formats;

1. Face to face classroom instruction
2. Online E-Learning Module
3. Required Reading of Training Materials

Peel Mutual Insurance Company will keep a record of all staff that undergoes training including the number of staff who receives the training and the date the training took place.

Feedback

The ultimate goal of Peel Mutual Insurance Company is to meet the needs of our customers, while paying attention to the unique requirements of our customers with disabilities. Comments on our services regarding how well those expectations are being met are welcomed and appreciated.

Feedback may be given in the following formats;

1. Verbally; in person or on the phone
2. Electronically via email
3. In writing via feedback form located at front desk or written mail.

Feedback in person, by telephone, via written mail or through email should be directed to:

Mr. John Lockwood
President & CEO
905-451-2386
jlockwood@peelmutual.com

Feedback will be used to improve customer service. In addition, the author of the feedback will be provided with a response in the format in which the feedback was received within 7 days. The feedback may outline actions deemed appropriate, if any.

Policy Updates

Peel Mutual Insurance Company develops and updates policies, procedures and practices in such a manner as to respect and promote the dignity and independence of people with disabilities, as well as integration and equality of opportunity. Therefore, no changes will be made to this policy before considering the impact on people with disabilities. Any policy of Peel Mutual Insurance Company that does not respect and

promote the dignity and independence of people with disabilities will be modified or removed.

Documentation Requirements

Peel Mutual Insurance Company will notify customers, by posting a notice in a conspicuous place, that all documents relating to the *Customer Service Regulation 429/07* under the *Accessibility for Ontarians with Disabilities Act, 2005* are available upon request. Peel Mutual Insurance Company will provide policy and procedure documents in an alternate format upon request, within a reasonable amount of time. Alternate formats will include availability on Peel Mutual Insurance Company's web-site, large print versions of the document and a text only electronic file (word document).

Reporting Requirements

As is required under the Customer Service Regulation, Peel Mutual Insurance Company will complete the Compliancy Reporting annually through the Accessibility Requirements Reporting System (ACR) using the Service Ontario One-Key System.

Integrated Accessibility Standard Regulation: Information and Communications and Employment

Peel Mutual Insurance Company is committed to improving accessibility. We will put the following policies into practice as required by the Accessibility for Ontarians with Disabilities Act.

General

Peel Mutual Insurance Company is committed to training staff on Ontario's accessibility laws and on accessibility aspects of the Human Rights Code that apply to persons with disabilities. Training will be provided in a way that best suits the duties of employees, volunteers and other staff members.

Information and communications

Peel Mutual Insurance Company is committed to meeting the communication needs of people with disabilities. When asked, we will provide information and communications materials in accessible formats or with communication supports. This includes publicly available information about our goods, services and facilities, as well as publicly available emergency information.

Peel Mutual Insurance Company will consult with people with disabilities to determine their information and communication needs.

Employment

Peel Mutual Insurance Company will notify the public and staff that, when requested, we will accommodate disabilities during recruitment and assessment processes and when people are hired. If needed, we will provide customized workplace emergency information to employees who have a disability. If using performance management, career development and redeployment processes, we will take into account the accessibility needs of employees with disabilities.

Modifications to this or other policies

Any of our policies that do not respect and promote the dignity and independence of people with disabilities will be modified or removed.

Questions About These Policies

These policies exist to achieve service excellence to customers with disabilities and allow equal and safe access to employees with disabilities. Questions about these policies can be directed to:

Mr. John Lockwood
President & CEO
905-451-2386
jlockwood@peelmutual.com