

## **ACCESSIBILITY POLICY**

Modern Specialty Insurance Ltd. o/a Modern Specialty Insurance (“the Business”) is committed to ensuring equal access and participation for people with disabilities. We are committed to treating people with disabilities in a way that allows them to maintain their dignity and independence.

We believe in integration, and we are committed to meeting the needs of people with disabilities in a timely manner. We will do so by removing and preventing barriers to accessibility and by meeting our accessibility requirements under Ontario’s accessibility laws.

### **APPLICATION AND SCOPE**

This Policy is made pursuant to the requirements of the Accessibility for Ontarians with Disabilities Act, 2005 (“AODA”) and the Integrated Accessibility Standards Regulation (“IAS Regulation”) of the AODA and addresses how the Business will achieve accessibility. This Policy will be reviewed and updated as necessary at least every five years and posted on our website.

For purpose of this Policy and Plan, “disability” is defined as follows:

- 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,
- a condition of mental impairment or a developmental disability,
- a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language,
- a mental disorder, or
- an injury or disability for which benefits were claimed or received under the insurance plan established under the *Workplace Safety and Insurance Act, 1997*.

### **TRAINING**

The Business provides training to all its employees, volunteers, persons who participate in developing its policies and all other persons who provide goods, services or facilities on behalf of the Business. The training shall be:

- (a) on the requirements of the IAS Regulation and the *Human Rights Code* as it relates to persons with disabilities;
- (b) appropriate to the duties of the employees, volunteers and other persons;
- (c) provided as soon as practicable, on an ongoing basis and as necessary to comply with all statutory requirements.

### **INFORMATION AND COMMUNICATION STANDARDS**

## Accessible Formats and Communication Supports

Upon request, and in accordance with the compliance schedule set out in the IAS Regulation, the Business will provide or arrange for the provision of accessible formats and communication supports for persons with disabilities in a timely manner and at a cost that is not greater than the cost charged to other persons, if any. The Business will consult with the person making the request to determine the suitability of an accessible format or communication support and notify the public about the availability of these formats and supports.

## Feedback

In accordance with the requirements of the IAS Regulation, the Business ensures that its feedback processes are accessible to persons with disabilities by providing or arranging for the provision of accessible formats and communication supports, upon request. We will notify the public of the availability of accessible formats and communication supports including by posting this information online.

Further information about our feedback process is available at the end of this Policy.

## Emergency Information

Where the Business prepares emergency procedures, plans or public safety information and makes such information available to the public, it shall provide the information in an accessible format or with appropriate communication supports, as soon as practicable, upon request.

## **EMPLOYMENT STANDARDS**

The Business is committed to ensuring that its employment practices are in compliance with the AODA, IAS Regulation and the Ontario Human Rights Code.

## Recruitment

Accommodations for applicants (including existing employees) with disabilities are available in the Business's recruitment processes.

The Business shall notify applicants when they are individually selected to participate in an assessment or selection process that accommodations, including Accessible Formats and Communication Supports, are available upon request in relation to the materials or processes to be used. If a selected applicant requests an accommodation, the Business will consult with the applicant and provide or arrange for the provision of a suitable accommodation in a manner that takes into account the applicant's accessibility needs due to a disability.

The Business shall notify successful applicants of its policies for accommodating employees with disabilities when making offers of employment.

The Business shall also notify employees of its policies which support employees with disabilities, including but not limited to policies on the provision of job accommodations that take into account an employee's accessibility needs due to a disability.

## Accessible Formats & Communication Supports for Employees

Where an employee with a disability requests it, the Business will consult with the employee to provide or arrange for the provision of accessible formats and communication supports for information that is (a) needed in order to perform the employee's job and (b) generally available to employees in the workplace.

### Performance Management, Career Development and Advancement, Redeployment

The Business shall take into account the accessibility needs of employees when using performance management processes, providing career development and advancement, and using redeployment.

### Workplace Emergency Response Information

The Business provides individualized workplace emergency response information to employees who have a disability if the disability is such that the individualized information is necessary and the employer is aware of the need for accommodation. The Business provides this information as soon as practicable after becoming aware of the need for accommodation.

If an employee who receives individualized workplace emergency response information requires assistance and provided that the employee's consent is obtained, the Business will provide the workplace emergency response information to the person designated by the employer to provide assistance to the employee.

The Business reviews the individualized workplace emergency response information in the following circumstances: when the employee moves to a different location in the organization, when overall accommodation needs or plans are reviewed, and when it reviews its general emergency response policies.

### **ACCESSIBILITY STANDARDS FOR OUR FACILITIES**

The Business is committed to designing our facilities free from barriers and accessible to all persons we serve. The Business will comply with the Design of Public Spaces Standards with respect to public spaces that are newly constructed or redeveloped in accordance with the requirements of the IAS Regulation.

### **REFERENCES**

- Accessible Customer Service Policy
- *Accessibility for Ontarians with Disabilities Act, 2005*
- Regulation 191/11 made under the *Accessibility for Ontarians with Disabilities Act, 2005* (Integrated Accessibility Standards)

### **COPIES**

Upon request, all of our policies can be made available in an accessible format and we can provide or arrange to provide communication supports as necessary.

### **FEEDBACK AND QUESTIONS**

If you have any questions about this Policy or our accessibility initiatives, please let us know. Feedback on this Policy and the Business's accessibility measures is welcome. Feedback can be provided through various means and in various forms. If you have questions, concerns or comments, please contact your manager.

All feedback received will be reviewed within a reasonable time period and the Business will take all appropriate steps to address any issues raised. All complaints will be processed in accordance with the Business's complaints process.

## **CUSTOMER SERVICE POLICY**

The Business is committed to excellence in serving all customers, including people with disabilities. Our accessible customer service policies are consistent with the principles of independence, dignity, integration and equality of opportunity for people with disabilities.

We will do so by removing and preventing barriers to accessibility and by meeting our accessibility requirements under Ontario's accessibility laws and our obligations under the Human Rights Code.

### **ASSISTIVE DEVICES**

People with disabilities may use their personal assistive devices when accessing our goods, services or facilities.

In cases where the assistive device presents a significant and unavoidable health or safety concern or may not be permitted for other reasons, other measures will be used to ensure the person with a disability can access our goods, services or facilities.

We will ensure that our staff are trained and familiar with various assistive devices we have on site or that we provide that may be used by customers with disabilities while accessing our goods, services or facilities.

### **COMMUNICATION**

We will communicate with people with disabilities in ways that take into account their disability. We will work with the person with a disability to determine what method of communication works for them.

### **SERVICE ANIMALS**

We welcome people with disabilities and their service animals. Service animals are allowed on the part of our premises which is open to the public. When we cannot easily identify whether an animal is a service animal, our staff may ask the person to provide documentation from a regulated health professional that confirms the person needs the service animal for reasons relating to their disability. A regulated health professional is defined as a member of one of the following colleges:

- College of Audiologists and Speech-Language Pathologists of Ontario
- College of Chiropractors of Ontario
- College of Nurses of Ontario
- College of Occupational Therapists of Ontario

- College of Optometrists of Ontario
- College of Physicians and Surgeons of Ontario
- College of Physiotherapists of Ontario
- College of Psychologists of Ontario
- College of Registered Psychotherapists and Registered Mental Health Therapists of Ontario

If service animals are prohibited by another law, we will ensure the customer with disabilities can access our goods, services or facilities by explaining why the animal is excluded and discussing with the customer another way of providing goods, services or facilities.

### **SUPPORT PERSONS**

A person with a disability who is accompanied by a support person will be allowed to have that person accompany them on our premises.

In certain cases, we might require a person with a disability to be accompanied by a support person for the health or safety reasons of the person with a disability or others on the premises.

### **NOTICE OF TEMPORARY DISRUPTION**

In the event of a planned or unexpected disruption to services or facilities for customers with disabilities, we will notify customers promptly. This clearly posted notice will include information about the reason for the disruption, its anticipated length of time, and a description of alternative facilities or services, if available.

Services and facilities include: Elevator

The notice will be made publicly available as follows: Signage in the main lobby

### **TRAINING**

The Business will provide accessible customer service training to all employees and volunteers, any person involved in developing our policies and any person who provides goods, services or facilities to customers on the Business's behalf.

The training will encompass:

- purpose of the *Accessibility for Ontarians with Disabilities Act, 2005* and the requirements of the customer service standard;
- the Business's policies related to 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 support person;
- how to use the equipment or devices available on-site or otherwise that may help with providing goods, services or facilities to people with disabilities; and

- what to do if a person with a disability is having difficulty accessing the Business's goods, **services or facilities.**

Staff will be trained on accessible customer service as part of their training when they are first hired and again if changes are made to our accessible customer service policy.

### **FEEDBACK PROCESS**

We welcome feedback. Customers who wish to provide feedback on the way the Business provides goods, services or facilities to people with disabilities can provide feedback in the following way(s):

In-person at: 5500 North Service Rd., Burlington ON

By telephone by calling: 1-844-335-9378

By email to: [submissions@msins.ca](mailto:submissions@msins.ca)

By mail to: 5500 North Service Rd., Burlington ON

The Business will make sure our feedback process is accessible to people with disabilities by providing or arranging for accessible formats and communication supports, on request.

All feedback received will be reviewed within a reasonable time period and the Business will take all appropriate steps to address any issues raised. All complaints will be processed in accordance with the Business's complaints process.

### **DOCUMENTS**

The Business will provide this document in an accessible format or with communication support, on request. We will consult with the person making the request to determine the suitability of the format or communication support. We will provide the accessible format in a timely manner and, at no additional cost.

Any policies of the Business that do not respect and promote the principles of dignity, independence, integration and equal opportunity for people with disabilities will be modified or removed.

### **REVIEW OF THE POLICY**

This Policy will be reviewed and may be amended from time to time based on the needs and experiences of the Business.