



Combined Insurance Company of America Accessible Customer Service Policy Statement

At Combined Insurance Company of America (“Combined Insurance” or “the Company”), accessible customer service is important. The company endeavors to provide services in a way that respects the dignity and independence of persons with disabilities.

The Company will strive to ensure that its policies, practices and procedures are consistent with the following core principles as outlined in the Accessibility for Ontarians with Disabilities Act (AODA).

Dignity – Service is provided in a respectful manner consistent with the needs of the individual

Independence – Services for persons with disabilities shall support their independence while respecting their right to safety and personal privacy.

Integration – Allows persons with disabilities to fully benefit from the same services, in the same place and in the same or similar manner as other customers.

Equal Opportunity – Service is provided to persons with disabilities in the same or similar way as persons without disabilities.

Policy, Plan & Program

In accordance with the Accessibility for Ontarians with Disabilities Act, Ontario Regulation 429/07, Accessibility Standards for Customer Service, Combined Insurance is committed to serving all customers including persons with disabilities as follows:

Communications

Combined Insurance will communicate with customers with disabilities in ways that take their disability into account. The Company trains its employees and independent contractors on how to interact and communicate with people with various types of disabilities.

The Company is committed to providing fully accessible telephone service to customers. The Company trains employees to communicate over the telephone in clear and plain language and to speak clearly and slowly. The Company will offer to communicate with customers by email if telephone communication is not suitable for their needs or is not available.

Assistive Devices

Combined Insurance is committed to serving persons with disabilities who use assistive devices to obtain, use or benefit from our services.

The Company will ensure that employees know how to use Relay Service (telephone teletype or “TTY”), and inform customers of the availability of Relay Service.

Notice of Temporary Disruption

When possible, Combined Insurance will provide notice to the public on the Company's website when there is a temporary disruption of services. This notice will include information about the reason for the disruption, its anticipated duration and a description of alternative services that may be available. In the case of unplanned temporary disruption, advance notice will not be possible.

Training for Employees

Combined Insurance provides training to all employees who communicate with customers.

Training covers 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 customers with various types of disabilities.
- The Company's policies, practices and procedures relating to the Customer Service Standard.

Ongoing training will be provided with respect to any changes to the Company's policies, practices and procedures.

Feedback Process

Comments on Combined Insurance's services are welcome and appreciated. Please contact a Customer Service Representative at 1-888-234-4466 between 8 a.m. and 7 p.m. EST, Monday through Friday to express your comments. If you wish to communicate with the Company in writing, please send the comments to the address below. You may also send the Company your comments through our website at www.combined.ca or by fax at (905) 305-8600.

Combined Insurance Company of America
P.O. Box 3720, MIP
Markham, ON L3R 0X5
Attention: Customer Service

Availability of Documents

All documents required by the Accessibility Standards for Customer Service, including Combined Insurance's Accessible Customer Service Policy, notices of planned temporary disruptions, training records, and written feedback process are available upon request, subject to the Freedom of Information and Protection of Privacy Act ("FIPPA").