



ACCESSIBILITY POLICY & PLAN

This accessibility policy and plan outlines the policies and actions that **Combined Insurance** will put in place to improve opportunities for people with disabilities.

STATEMENT OF COMMITMENT

Combined Insurance is committed to making every reasonable effort to ensure persons with disabilities are treated with dignity and respect and in a manner that respects their independence. We are committed to meeting the needs of people with disabilities in a timely manner, and will do so by preventing and removing barriers to accessibility and meeting accessibility requirements under the *Accessibility for Ontarians with Disabilities Act (AODA)*.

Every reasonable effort will be made by **Combined Insurance** to provide accessibility to disabled individuals and implement procedures to facilitate accessibility. This may require alternative formats and flexible approaches.

ACCESSIBILITY ACCOMPLISHMENTS

Customer Service Policy

We developed and implemented a customer service policy that addresses the Accessibility Standards for Customer Service Regulation (429/07) under the Accessibility for Ontarians with Disabilities Act.

Accessibility Training

We developed and deployed training on the Accessibility Standards for Customer Service Regulation (429/07). This training is mandatory for all current and new customer-facing employees.

Feedback Process

Combined Insurance has a process for receiving and responding to feedback regarding accessibility.

Accessible Emergency Information

We are committed to continue providing employees with disabilities with individualized emergency response information, in an accessible format when required.

Information and Communications

Combined Insurance is committed to meeting the communication needs of people with disabilities. We have taken steps to ensure all new websites and content on those sites conform with WCAG 2.0, Level A.

ACCESSIBILITY PLAN

This multi-year plan outlines the actions that **Combined Insurance** will put in place to improve opportunities for people with disabilities. We will review this accessibility plan every five years.

Training

We will provide training to employees on Ontario's accessibility laws, which incorporate the requirements of the accessibility standards and the Human Rights Code, as it pertains to people with disabilities.

Timeframe: 2014

Information and Communications

We are committed to meeting the information and communication needs of people with disabilities. We will consult with people with disabilities to determine their information and communication needs and will provide materials in accessible formats or with communication supports upon request. This will be done in a timely manner that takes into account the person's accessibility needs and at a cost that is no more than the regular cost charged to other persons.

We will take steps to ensure all websites and content conform with WCAG 2.0 Level AA.

Timeframe: 2015 - 2021

Employment

We are committed to fair and accessible employment practices.

We will take steps to notify the public that, when requested, **Combined Insurance** will accommodate people with disabilities during the recruitment, assessment and selection process.

We will inform current and new employees of our accessible employment practices and will provide supports or accommodation to employees with disabilities. Combined Insurance will develop and implement a process for documented individual accommodation plans and return-to-work accommodations for employees that have been absent due to a disability.

Timeframe: 2015

FOR MORE INFORMATION

Questions or comments about **Combined Insurance's** accessibility plans, policies and practices 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: Compliance Department