



ACCESSIBILITY POLICY & PLAN

This accessibility policy and plan outlines the policies and actions that Combined Insurance currently has 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 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 is 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 Customer Service Standards under the Integrated Accessibility Standards Regulation (O. Reg. 191/11).

Accessibility Training

We developed and deployed training on the Customer Service Standards under the Integrated Accessibility Standards Regulation (O. Reg. 191/11) and aspects of the Ontario Human Rights Code that relate to persons with disabilities. This training is mandatory for all employees and sales representatives who communicate with customers.

Feedback Process

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

Employment

We developed and deployed a written process as a guideline to accommodate an employee with a disability and to facilitate an employee's return to work after absence due to disability.

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 AA.

ACCESSIBILITY PLAN

Combined Insurance currently has the outlined actions below in place to improve opportunities for people with disabilities. We continue to monitor the accessibility acts and regulations and review this accessibility plan as necessary.

Customer Service

We are committed to providing accessible customer service to people disabilities. We monitor the Customer Service Standards on a regular basis to ensure that they are reflective of Combined Insurance's current practices as well as legislative requirements.

Training

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

Information and Communications

We are committed to meeting the information and communication needs of people with disabilities. We consult with people with disabilities to determine their information and communication needs and provide materials in accessible formats or with communication supports upon request. This is 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.

Employment

We are committed to fair and accessible employment practices.

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

We inform current and new employees of our accessible employment practices and 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.

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.

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Attention: Compliance Department