



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 strives to ensure that its policies, practices and procedures are consistent with the following core principles as outlined under the Accessibility Laws:

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 Laws and the Integrated Accessibility Standards Regulation, Combined Insurance is committed to serving all customers, including persons with disabilities, as follows:

Communications

Combined Insurance communicates with customers with disabilities in ways that take their disability into account. The Company trains its employees and sales representatives (who are 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 offers 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 ensures 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 makes a reasonable effort to provide notice to the public on the Company's website when there is a planned disruption of services. This notice will include information about the reason for the disruption, its anticipated duration and a description of alternative facilities or services that may be available. When Combined Insurance is made aware of any unforeseen disruption that may require a period of time to resolve, Combined Insurance makes a reasonable effort to provide notice of the reason of the disruption, the anticipated duration, and a description of alternative facilities or services, if any, that maybe be available. In the case of unforeseen temporary disruption, advance notice will not be possible.

Training

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

Training covers the following:

- The purposes of the Accessibility Laws and Disability Acts and the requirements of the Customer Service Standards under the Integrated Accessibility Standards Regulation.
- How to interact and communicate with customers with various types of disabilities.
- The Company's policies, practices and procedures relating to the Customer Service Standards.

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. Eastern time, Monday through Friday, to express your comments. If you wish to communicate with the Company in writing, please send comments to the address below. You may also send your comments to the Company 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 Customer Service Standards under the Integrated Accessibility Standards Regulation, including Combined Insurance's Accessible Customer Service Policy, notices of temporary disruptions, training records, and written feedback process are available upon request, subject to the Freedom of Information and Protection of Privacy Act ("FIPPA").