

Accessibility for Ontarians with Disabilities Policy (2012)

At Darling Insurance Realty Limited, we are committed to meeting the requirements of the accessibility standards, established by Accessibility for Ontarians with Disabilities Act (AODA), 2005, Customer Service Standard regulations, by January 1, 2012. Accessibility Standards for Customer Service applies to every organization and to every person or organization that provides goods or services to members of the public or other third parties and that has at least one employee in Ontario. The Workplace Accessibility Barriers Assessment is an organization wide assessment that aims at ensuring that we meet the legislative requirements as set out in Bill 118, the Accessibility for Ontarians with Disabilities Act, Customer Service Standard for January 1, 2012 and continue to do so through periodic assessments.

Our mission

To make reasonable efforts to ensure that policies, procedures, and practices, pertaining to the provision of goods and services to the public and other third parties, align with the independence, dignity, integration and equal opportunity guiding principles, as set out in Bill 118.

Darling Insurance Realty Limited values excellence in customer service for everyone who may benefit from our goods and services. This policy supports the principles as it provides respectful services that focus on the unique needs of each individual. This policy enables Darling Insurance Realty Limited to ensure that persons with disabilities have access to accessible and exceptional customer service.

Our commitment

In fulfilling our mission Darling Insurance Realty Limited aims at all times to provide its goods and services in a way that respects the dignity and independence of people with disabilities. We are committed to giving people with disabilities the same opportunity to access our goods and services.

Through these policies and procedures, Darling Insurance Realty Limited aims to be respectful to the dignity and independence of persons with disabilities and we are committed to providing accessible integrated programs and services that are designed to meet individual needs.

A **disability** includes, but is not limited to, the following:

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

Accessible shall mean capable of being entered or reached, approachable; easy to get at; capable of being influenced, obtainable; able to be understood or appreciated.

Barrier: Anything that keeps someone with a disability from fully participating in all aspects of society because of their disability. Barriers can be visible and invisible. They can be: architectural, physical, communication, attitudinal, technological and organizational.

Assistive Device shall mean a device used to assist persons with disabilities in carrying out activities or in accessing the services of persons or organizations covered by the Customer Service Standard. Assistive devices help people with a variety of disabilities. Here are some examples:

For people who have vision loss: magnifier - makes print and images larger and easier to read, white cane - helps people find their way around obstacles

For people who are deaf, deafened, oral deaf, hard of hearing: hearing aid - makes sound louder and clearer, teletypewriter (TTY) - helps people who are unable to speak or hear to communicate by phone

For people who have physical disabilities: mobility device (e.g., a wheelchair, scooter, walker, cane, crutches) - helps people who have difficulty walking



For people who have learning disabilities: electronic notebook or laptop computer - used to take notes and to communicate

For people who have intellectual/developmental disabilities: communication boards that are used to pass on a message by pointing to symbols, words or pictures

Guide Dog shall mean a dog trained as a guide for a person who is blind and having the qualifications prescribed by the appropriate regulations.

Goods and Services shall mean goods and services provided by Darling Insurance Realty Limited.

Service Animals shall mean animals that are used as a service animal for a person with a disability.

Support Person shall mean an individual hired or chosen by a person with a disability to provide services or assistance with communication, mobility, personal care, medical needs or with access to goods or services.

Policy

This policy applies to Darling Insurance Realty Limited staff members, including full time, part time and contractors, who deal with the public, or other third parties, as well as persons involved in developing policies, procedures, and practices pertaining to the provision of goods and services to the public or other third parties.

Procedure

Darling Insurance Realty Limited is committed to excellence in serving all customers including people with disabilities and we will carry out our functions and responsibilities in the following areas:

Communication

1. We will communicate with people with disabilities in ways that take into account their disability.
2. We will train staff who communicate with customers on how to interact and communicate with people with various types of disabilities.

3. Incorporate other ways of publishing information beyond traditional printing. Here are some examples: audio format such as cassettes or digital audio format, Braille used by some people who are blind or deaf-blind, videos that may be helpful to people with certain learning disabilities, easy-to-read, simplified summaries of materials for people with developmental or intellectual disabilities.

Telephone services

1. We are committed to providing fully accessible telephone service to our customers. We will train staff to communicate with customers over the telephone in clear and plain language and to speak clearly and slowly.
2. We will offer to communicate with customers by email, or home visits if telephone communication is not suitable to their communication needs or is not available.

Assistive devices

1. We are committed to serving people with disabilities who use assistive devices to obtain, use or benefit from our goods and services. We will ensure that our staff is trained and familiar with various assistive devices that may be used by customers with disabilities while accessing our goods or services.

Billing

1. We are committed to providing accessible invoices to all of our customers. For this reason, invoices will be provided in the following formats upon request: hard copy, e-mail.
2. We will answer any questions customers may have about the content of the invoice in person, by telephone or email as required.

Use of Service Animals and Support Persons

1. We are committed to welcoming people with disabilities who are accompanied by a service animal on the parts of our premises that are open to the public and other third parties. We will also ensure that all staff, volunteers and others dealing with the public are properly trained in how to interact with people with disabilities who are accompanied by a service animal.
2. We are committed to welcoming people with disabilities who are accompanied by a support person. Any person with a disability who is accompanied by a support person will be allowed to enter Darling Insurance Realty Limited premises with his or her support person. At no time will a person with a disability who is accompanied by a support person be

prevented from having access to his or her support person while on our premises.

Notice of Temporary Disruption

1. Darling Insurance Realty Limited will provide customers with notice in the event of a planned or unexpected disruption in the facilities or services usually used by people with disabilities. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.
2. The notice will be placed at all public entrances and service counters or reception on our premises.

Training for Staff

1. Darling Insurance Realty Limited will provide training to all employees, volunteers and others who deal with the public or other third parties on their behalf, and all those who are involved in the development and approvals of customer service policies, practices and procedures. Individuals in the following positions will be trained customer service representatives, sales associates, administration, and managers.
2. This training will be provided within one month after staff commence their duties.
3. Training will include 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 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 a support person
 - What to do if a person with a disability is having difficulty in accessing Darling Insurance Realty Limited's services
 - Darling Insurance Realty Limited's policies, practices and procedures relating to the customer service standard.
4. Applicable staff will be trained on policies, practices and procedures that affect the way goods and services are provided to people with disabilities. Staff will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

Feedback Process

1. The ultimate goal of Darling Insurance Realty Limited is to meet and exceed customer expectations in serving customers with disabilities. Comments on our services regarding how well those expectations are being met are welcome and appreciated.
2. Feedback regarding the way Darling Insurance Realty Limited provides goods and services to people with disabilities can be made by using the Customer Feedback Form and by, e-mail, verbally, suggestion box, feedback card. All feedback will be directed to the Controller of Darling Insurance Realty Limited. Customers can expect to hear back within one week, with regards to their feedback.

Further Compliance

1. We will complete an online report on our compliance by the reporting deadline in 2012. Additional information on reporting requirements and deadlines will follow.
2. Darling Insurance Realty Limited will document in writing all of our policies and procedures on how we provide accessible customer service.
3. We aim to notify customers that all of the documents required by the Customer Service Standard are available upon request.
4. When providing documents required under the Customer Service Standard, Darling Insurance Realty Limited will ensure that the information is in a format that takes into account the person's disability.

Questions about this policy

This policy exists to achieve service excellence for customers with disabilities. If anyone has a question about the policy, or if the purpose of a policy is not understood, an explanation should be provided by, or referred to, the Controller of Darling Insurance Realty Limited.

Modifications to this or other policies

We are committed to developing customer service policies that respect and promote the dignity and independence of people with disabilities. Therefore, no changes will be made to this policy before considering the impact on people with disabilities. Any policy of Darling Insurance Realty Limited that does not respect and promote the dignity and independence of people with disabilities will be modified or removed.



Darling Insurance Realty Limited is committed to developing, implementing and enforcing accessibility standards in order to achieve accessibility for Ontarians with disabilities with respect to goods and services. Our policies and procedures will aim at making our customer service operations accessible to people with disabilities

This Customer Service Policy is to be posted and retained in a clearly noticeable location in the workplace.

Darling Insurance Realty Limited is committed to reviewing this policy on an annual basis, or more frequently where necessary.

Further information on any of the above policies and the applicable programs and procedures can be obtained from the Controller of Darling Insurance Realty Limited.