



## Dufferin Mutual Insurance Company

### **Customer Service Policy: Providing Goods and Services to People with Disabilities**

---

#### **Purpose**

To ensure all Dufferin Mutual Insurance Company programs and services are accessible to everyone in the community in accordance with *Customer Service Regulation 429/07* under the *Accessibility for Ontarians with Disabilities Act, 2005*.

#### **Policy Overview**

These policies and procedures apply to all goods and services that are delivered by the Dufferin Mutual Insurance Company, by any means including in person, by telephone, electronically, by mail, visually, orally or by written means.

This policy applies to all Dufferin Mutual Insurance Company staff, volunteers and third parties who deal with the public, on behalf of the Dufferin Mutual Insurance Company.

#### **Our Mission Statement**

To provide our policyholders with quality insurance products using sound business practices while serving as a good corporate citizen.

#### **Our Commitment**

In fulfilling our mission, Dufferin Mutual Insurance Company strives at all times to provide its goods and services in a way that respects the dignity and independence of people with disabilities. We are also committed to giving people with disabilities equal opportunity to access our goods and services and allowing them to benefit from the same services, in the same place and in a similar way as other customers. Dufferin Mutual Insurance Company will promote accessibility through the development of policies, procedures and practices and by ensuring they consider the needs and requirements of people with disabilities.

## **Principles**

Reasonable efforts will be made to ensure the following:

- That goods and services offered by Dufferin Mutual Insurance Company be provided in a manner that respects the dignity and independence of persons with disabilities.
- Persons with disabilities will be given equal opportunity (as those given to others) to obtain, use and benefit from goods and services offered by Dufferin Mutual Insurance Company.
- The provision of goods and services to persons with disabilities, and others, will be integrated unless alternate measures are required, to enable a person with a disability to obtain, use and benefit from the goods and services provided by Dufferin Mutual Insurance Company.

## **Key Practices**

Procedures adhered to by Dufferin Mutual Insurance Company will strive to reflect or achieve the following:

- Provide full access to the goods and services offered by Dufferin Mutual Insurance Company to persons with disabilities.
- Communication (verbal, written, electronic etc.) will be considered, in a manner that takes into account a person's disability.
- Dufferin Mutual Insurance Company will allow persons with disabilities to use their own personal assistive devices to obtain, use and/or benefit from the goods and services offered by Dufferin Mutual Insurance Company.
- Persons with disabilities accompanied by a guide dog or service animal will be permitted in those areas of the premises owned and operated by Dufferin Mutual Insurance Company that are open to the public or other third parties.
- Persons with disabilities accompanied by a support person will be permitted to be accompanied by that support person in premises open to the public or other third parties.
- Notice will be provided when facilities or services that people with disabilities may rely on to access the goods and services of Dufferin Mutual Insurance Company services are temporarily disrupted.
- Staff will receive appropriate training.
- Dufferin Mutual Insurance Company will establish a feedback process to allow people to provide feedback on how they are providing services to persons with disabilities.
- Access to required documents will be given upon request in various formats.

## **Definitions**

The following definitions will be found throughout this policy.

**Alternate Format** – Any other ways of publishing information beyond traditional printing (i.e. large print, electronically).

**Assistive Devices** – An auxiliary aid such as communication aids, cognition aids, personal mobility aids (i.e. canes, crutches, wheelchairs, hearing aids etc.).

**Customers** – Any person who receives goods and services.

**Disabilities** – The same as the definition of disability found in the *Ontario Human Rights Code*:

- (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

**Employees** – Every person who deals with members of the public or other third parties on behalf of Dufferin Mutual Insurance Company, whether the person does so as an employee, agent, volunteer or otherwise.

**Persons with Disabilities** – Individuals who have a disability as defined under the Ontario Human Rights Code (see above).

**Service Animals** – A “guide dog” as defined in section 1 of the *Blind Persons Rights’ Act*; or any animal individually trained to do work or perform tasks for the benefit of a person with a disability.

**Support Persons** – Any person, whether a paid professional, volunteer, family member or friend, who accompanies a person with a disability in order to help with communications, personal care or medical needs or with access to goods or services.

## **Provision of Goods and Services**

Dufferin Mutual Insurance Company is committed to excellence in serving all customers including persons with disabilities and will carry out its functions and responsibilities to ensure that policies, practices and procedures are consistent with the following principles:

- a) Dufferin Mutual Insurance Company's goods and services are provided in a manner that respects the dignity and independence of persons with disabilities;
- b) The provision of Dufferin Mutual Insurance Company's goods and services to persons with disabilities is integrated with those provided to persons who do not have disabilities unless an alternative measure is necessary to enable a person with a disability to obtain, use or benefit from Dufferin Mutual Insurance Company's goods or services;
- c) Persons with disabilities are given an opportunity equal to that of persons without disabilities to obtain use or benefit from Dufferin Mutual Insurance Company's goods and services.
- d) Dufferin Mutual Insurance Company will take into account individual needs when providing goods and services.

## **Specific Policies, Practices and Procedures**

1. In the event of a male customer with a disability requiring the use of an accessible washroom while on the second floor of the building (and not choosing to go to the first floor accessible men's washroom), they are allowed full access to the woman's washroom (in private) since the upstairs men's washroom does not have an accessible stall.
2. If a customer with a disability has with them an opposite gender support person and requires the use of the washroom facilities, they will be given full access to the first floor men's room as it is set up as a "universal washroom".
3. In the event of a customer with a disability requiring assistance opening the front doors to the building, the receptionist will assist as required (until an automatic door opener is installed on the inside door).
4. When booking appointments for customers who require accessible parking, they will be informed on the location of the accessible parking, the curb depression and ramp into the building.

## **Communication**

Dufferin Mutual Insurance Company will communicate with customers in a way that takes into account the customer's disability.

- a) Dufferin Mutual Insurance Company staff will be trained in how to interact and communicate with customers with disabilities guided by the principles of dignity, independence and equality;
- b) Customers with disabilities will be offered alternate communication formats that will meet the needs of the customer as promptly as feasible;
- c) Documents will be provided to customers in an alternate format (i.e. large font, electronic) that will meet the needs of the customer in a timely fashion or if not available, alternative arrangements will be made, and
- d) If telephone communication is not suitable for customer's needs, alternate forms of communication will be offered as required (i.e. email, written).

### **Assistive Devices**

Persons with disabilities shall be permitted to obtain, use or benefit from goods or services offered by Dufferin Mutual Insurance Company through the use of their own assistive devices.

Dufferin Mutual Insurance Company will ensure that their staff is trained and familiar with various assistive devices that may be used by customers with disabilities while accessing their goods or services.

### **Service Animals**

For the purpose of this policy, an animal is a service animal for a person with a disability,

1. If it is readily apparent that the animal is used by the person for the reasons relating to the disability; or
2. If the person provides a letter from a physician or nurse confirming that the person requires the animals for reasons relating to the disability.

Service Animals must be;

- In the direct care of the handler at all times.
- Handlers of the service animal will ensure the safety and wellbeing of other patrons and customers of Dufferin Mutual Insurance Company as well as all staff and third parties.
- In the event that the presence of the service animal presents a problem for staff and/or other patrons of Dufferin Mutual Insurance Company, the handler will work with staff to explore alternatives to accommodate the needs of all parties involved, to the greatest extent possible.

Dufferin Mutual Insurance Company is committed to welcoming people with disabilities who are accompanied by a service animal on the parts of their premises that are open to the public and other third parties. They 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.

### **Support Persons**

Dufferin Mutual Insurance Company is 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 Dufferin Mutual Insurance Company's 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 the premises.

Due to the confidential nature of many of the conversations between staff and customers at Dufferin Mutual Insurance Company, consent from the customer with a disability as well as signing of a confidentiality agreement by the support person, will have to take place before any confidential conversations occur.

### **Disruption of Service**

Dufferin Mutual Insurance Company 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. These facilities and services include (but are not limited to);

- Parking lot
- Curb depression and ramp
- Automatic door opener on exterior door
- Elevator
- Accessible washrooms

This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.

Notice of the disruption will given by;

- Posting the information at a conspicuous place on the premises of Dufferin Mutual Insurance Company
- Verbally notifying customers when they are booking an appointment
- Contacting affected customers who have appointments booked during the time period of expected disruption
- Leaving a notice on the voicemail message.

## **Training**

Dufferin Mutual Insurance Company will provide AODA customer service 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. This training will be provided as a condition of employment to all new staff and on an ongoing basis (every 2 years) for staff to ensure all staff stays current with any policy or procedural changes as it relates to the AODA Customer Service Standard.

The training will include:

- 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
- How to use the assistive devices/services available on the premises that may assist with the provision of goods or services to people with disabilities
- What to do if a person with a disability is having difficulty accessing goods and services at Dufferin Mutual Insurance Company
- Current policies, practices and procedures relating to the customer service standard

Training will take place in one of the following formats;

1. Face to face classroom instruction
2. Online E-Learning Module
3. Required Reading of Training Materials

Dufferin Mutual Insurance Company will keep a record of all staff that undergoes training including the number of staff who receives the training and the date the training took place.

## **Feedback**

The ultimate goal of Dufferin Mutual Insurance Company is to meet the needs of our customers, while paying attention to the unique requirements of our customers with disabilities. Comments on our services regarding how well those expectations are being met are welcomed and appreciated.

Feedback may be given in the following formats;

1. Verbally; in person or on the phone
2. Electronically via email

3. In writing via feedback form located at front desk or written mail.

Feedback in person, by telephone, via written mail or through email should be directed to:

**Jill Armstrong, Claims Manager**

802 Main Street East, Unit #4

Shelburne, Ontario

L9V 2Z5

[info@dufferinmutual.com](mailto:info@dufferinmutual.com)

(519) 925-2026 ext. 235

Feedback will be used to improve customer service. In addition, the author of the feedback will be provided with a response in the format in which the feedback was received within 7 days. The feedback may outline actions deemed appropriate, if any. In the event that the feedback is as a result of a problem that cannot be resolved by internal measures, Dufferin Mutual Insurance Company will utilize the services of a Accessibility Consultant (Sheri Roberts of Disability Awareness and Advocacy Training, DAAT) to assist them in solving the access issue.

### **Policy Updates**

Dufferin Mutual Insurance Company develops and updates policies, procedures and practices in such a manner as to respect and promote the dignity and independence of people with disabilities, as well as integration and equality of opportunity. Therefore, no changes will be made to this policy before considering the impact on people with disabilities. Any policy of Dufferin Mutual Insurance Company that does not respect and promote the dignity and independence of people with disabilities will be modified or removed.

### **Documentation Requirements**

Dufferin Mutual Insurance Company will notify customers, by posting a notice in a conspicuous place, that all documents relating to the *Customer Service Regulation 429/07* under the *Accessibility for Ontarians with Disabilities Act, 2005* are available upon request. Dufferin Mutual Insurance Company will provide policy and procedure documents in an alternate format upon request, within a reasonable amount of time. Alternate formats will include availability on Dufferin Mutual Insurance Company's web-site, large print versions of the document and a text only electronic file (word document) which can then be read by a computer.



## **Questions About This Policy**

This policy exists to achieve service excellence to customers with disabilities. Questions about this policy can be directed to:

### **Ed Forbes, President and CEO**

Dufferin Mutual Insurance Company

802 Main Street East Unit #4

Shelburne, Ontario

L9V 2Z5

Email: [eforbes@dufferinmutual.com](mailto:eforbes@dufferinmutual.com)

Toll Free: 1-800-265-9115