



ACCESSIBILITY FOR ONTARIANS WITH DISABILITIES POLICY

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| Authority | Executive Vice President & Chief Human Resources Officer |
| Effective Date | January 2016 |
| Approved By | Board of Directors |
| Review Period | 3 years |

PURPOSE

Coachman Insurance Company is committed to treating all people in a way that allows them to maintain their dignity and independence.

This policy provides the guidelines that Coachman shall use to demonstrate its commitment to meeting the needs of people with disabilities in a timely manner, by preventing and removing barriers to accessibility and meeting accessibility requirements under the Accessibility for Ontarios with Disabilities Act (AODA).

SCOPE

The Accessibility for Ontarians with Disabilities Policy applies to current employees of Coachman (including applicable SGI management who supervise or oversee these employees) and its Board of Directors.

POLICY GUIDELINES

Information and Communication

Coachman is committed to meeting the communication needs of peoples with disabilities. Where requested, we will determine information and communication needs of people with disabilities through individual consultation. Based on need, we will endeavor to provide information and communication materials in accessible formats or with appropriate communication supports.

Employment

Coachman is committed to fair and accessible employment practices. We will notify the public and employees that, when requested, we will accommodate disabilities throughout the recruitment, assessment, selection and hiring processes.

Coachman will provide services to employees with disabilities through current Human Resource policies, practices and procedures.

Design of Public Spaces

Coachman will meet the Accessibility Standards for the Design of Public Spaces when building or making major modifications to public spaces.

In the event of a service disruption, we will notify the public of the service disruption and alternatives available.

Customer Experience - Providing Products and Services to People with Disabilities

Coachman's customer experience commitment is inclusive of all individuals seeking to access products and services. We will provide a customer experience that affords people with disabilities the same opportunity to access our products and services in the same place and in a similar way as all customers.

To meet the requirements under the AODA Customer Service Standard, Coachman will establish practices and procedures to communicate information and provide products and services to people with disabilities in ways that take their disability into account.

Coachman will adopt a reasonable and practical approach to:

- Train staff on how to interact and communicate with people with various types of disabilities.
- Provide accessible service to our customers.
- Provide accessible information to all of our customers.
- Provide customers with notice should services used by people with disabilities be disrupted.
- Welcome people with disabilities who:
 - use assistive devices to obtain, use or benefit from our products and services.
 - are accompanied by a service animal on the parts of our premises that are open to the public and other third parties.
 - are accompanied by a support person. Any person with a disability who is accompanied by a support person will be allowed to enter Coachman'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 our premises.

Training

Training will be provided to employees, management, the Board of Directors and applicable employees in Human Resources on Ontario's Accessibility laws that apply to persons with disabilities. Training will be provided on policies and procedures. Training will also be provided on an ongoing basis when changes are made to policies and procedures.

Training will be provided to new employees, management and members of the Board of Directors within three months of hire/appointment date.

Feedback Process for Persons with Disabilities

Feedback regarding policy guidelines and/or the accessibility of information, products and/or services can be directed to the Diversity Services toll free at 1-844-855-2744 extension 3327. We are committed to providing a response within five business days.

ENFORCEMENT AND COMPLIANCE

Individuals have a responsibility to familiarize themselves with this Policy and related procedures and comply with them. Individuals who become aware of an actual or potential breach of the policy must report it, without delay, to their supervisor or manager.

Failure to abide by the policy or the applicable legislation may result in disciplinary action, up to and including termination of employment.

RELATED REFERENCES

The principles of this policy are derived from the Accessibility for Ontarians with Disabilities Act.

POLICY HISTORY

New – January 2016

CONTACT INFORMATION

Employees requiring assistance on any matters regarding the application or interpretation of this policy should contact the Human Resources Consultant, Staffing & Diversity Programming or the Manager, Staffing & Diversity.