



## APPENDIX D - AODA

Ives Insurance Brokers Ltd. is committed to providing its products and services in ways that respect the dignity and independence of people with disabilities, allowing them to benefit from the same products and services, in the same places and a similar way to other customers.

### Purpose

This policy is intended to ensure that all customer service provided by Ives Insurance Brokers Ltd. follows the ideals of dignity, independence, integration and equal opportunity. The Company will meet or exceed all applicable legislation (Accessibility for Ontarians with Disabilities Act, 2005 (AODA)) regarding the provision of customer service.

### Scope

This policy applies to all management, brokers and to all employees of Ives Insurance Brokers Ltd. who have contact with customers in Ontario. This policy applies to premises located in the province of Ontario.

### Responsibility

HR will be responsible for reviewing this policy on an annual basis and revising as necessary; to ensure that all employees are appropriately trained regarding the customer service accessibility standard; ensuring that notice is provided for any disruption in service and following up on all customer feedback.

Ives Insurance Brokers Ltd. will be responsible for providing customers and interested parties with a copy of this policy upon request; making the policy available in alternate formats, upon request, ensuring that notice is provided for any disruption of service and collecting and following up on all customer feedback.

Employees with customer contact will be required to participate in and complete Customer Accessibility Training; provide consistently high levels of customer service to all customers, and ensure that they are served in a manner that allows access to all products and services offered; employ the skills and knowledge presented in the customer service accessibility training program to ensure that customers are served appropriately; inform the management team of any issues regarding accessibility or disruptions in service; adhere to this policy at all times and obtain consent from the customer in the event that confidential information must be shared with a support person.

### Definitions

Persons with Disabilities – as defined by the Accessibility for Ontarians with Disabilities Act 2005 and the Ontario Human Rights Code is someone with:

- Any degree of physical disability, infirmity, malformation or disfigurement 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 coordination, 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 device,

- A condition of mental impairment or a developmental disability,
- A learning disability, or dysfunction in one or more of the processes involved in understanding or using symbols or spoken language,
- A mental disorder, or
- An injury.

**Service Animal** – an animal used by a person with a disability for reasons relating to his or her disability. The person may provide a letter from a physician or nurse confirming that the person requires the animal for reasons relating to the disability or it may be readily apparent.

**Support Person** – a person who accompanies a person with a disability in order to help with communication, mobility, personal care or medical needs or with access to goods or services.

**Assistive Device** – a technical aid, communication device, or medical aid that is a tool, technology or other mechanism that is used to increase, maintain or improve the functional abilities of people with disabilities to do everyday tasks and activities such as moving, communicating and lifting.

**Barrier** – anything that prevents a person with a disability from fully participating in all aspects of society because of his or her disability, including a physical barrier, an architectural barrier, information or communications barrier, an attitudinal barrier, a technological barrier, a policy or a practice.

## Communication

Ives Insurance Brokers Ltd. will communicate with people with disabilities in a way that takes into account their disability. We will train employees who communicate with customers on how to interact and communicate with people with various types of disabilities. When employees are unsure about the best approach they are encouraged to ask the person politely and not assume how they can best communicate with them.

Copies of documents or the information contained within a document provided to a person with a disability shall be provided in a format that takes into account the person's disability.

## Use of Assistive Devices

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

People with disabilities may use their own personal assistive devices while obtaining services in our Ives Insurance Brokers Ltd. facilities within Ontario. Assistive devices include but are not limited to:



- Wheelchairs, walkers
- White canes
- Note taking devices
- Portable magnifiers
- Recording machines
- Assistive listening devices
- Personal oxygen tanks
- Devices for grasping

### Service Animals

A customer with a disability who is accompanied by a guide dog or service animal will be allowed access to premises that are open to the public unless otherwise excluded by law. “No pet” policies do not apply to guide dogs or service animals.

Employees may respectfully ask if an animal is a service animal and will not ask the nature of the person’s disability or purpose of the animal.

### Support Persons

Ives Insurance Brokers Ltd. is welcoming of 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 the 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.

Unless there is a genuine safety concern, support persons shall be allowed to accompany the customer at all times. If confidential information needs to be shared, consent will be obtained from the customer prior to any conversation.

### Notice of Disruptions in Service

Ives Insurance Brokers Ltd. will provide customers with as much advance notice as possible in the event of a planned or unexpected disruption in service usually used by people with disabilities. This notice will include information about the reason for the disruption, the anticipated duration, and a description of alternative services, if available.

Service disruptions will be posted in any of the following ways: on the company website, through e-mail distribution, printed and posted memos at public entrances.

### Feedback Process

We shall provide customers with the opportunity to provide feedback on the service provided to them. Our customer service teams will be accountable for receiving and following up on feedback provided.



Customers who wish to provide feedback on the way Ives Insurance Brokers Ltd. provides goods and services to people with disabilities can verbally discuss their concerns or send an e-mail to [donnap@ivesinsurance.com](mailto:donnap@ivesinsurance.com)

Customers will receive acknowledgement of their feedback within 72 business hours. Any resulting actions based on concerns or complaints that were submitted through our customer service team will be reviewed and actioned accordingly.

### Training

All Company employees who deal with the public or other third parties on their behalf will be required to attend and complete Customer Service Accessibility Training. The training provided will include best practices for interactions with customers with a disability. Training will include:

An overview of the Accessibility for Ontarians with Disabilities Act, 2005, including its purpose and the requirements of the customer service standard.

- The Company's accessible customer service plan.
- 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 particular type of disability is having difficulty in accessing Ives Insurance Brokers Ltd. goods and services.

### Notice of Availability of Documents

Upon request, we will make available a copy of the Accessible Customer Service Plan to persons with disability.

### Employee Accessibility Policy

Ives Insurance Brokers Ltd. will notify employees and the public about the availability of accommodation for job applicants who have disabilities. Applicants will be informed that these accommodations are available, upon request, for the interview process and for other candidate selection methods. Where an accommodation is requested, the company will consult with the applicant and provide or arrange for suitable accommodations in a manner that takes into account the applicant's accessibility needs due to disability.

Successful applicants will be made aware of the company's policies and supports for accommodating people with disabilities.

Accessible Formats and Communication Supports for Employees



Ives Insurance Brokers Ltd. will ensure that employees are aware of policies for employees with disabilities and any changes to these policies as they occur. The company will provide the information required to new employees as soon as practicable after they begin their employment.

If an employee with a disability requests it, the company will provide or arrange for the provision of accessible formats and communication supports for the following:

- Information needed in order to perform their job; and
- Information that is generally available to all employees in the workplace.

The company will consult with the employee making the request to determine the best way to provide the accessible format or communication support.

### Workplace Emergency Response Information

Where required, Ives Insurance Brokers Ltd. will create individualized workplace emergency response plans for employees with disabilities. This information will be created in consultation with the employee and take into account the unique challenges created by the individual's disability and the physical nature of the workplace.

This information will be reviewed when:

- The employee moves to a different physical location in the organization;
- The employee's overall accommodation needs or plans are reviewed; or
- The company reviews general emergency response policies.

### Documented Individual Accommodation Plans

Ives Insurance Brokers Ltd. will develop and have in place written processes for documenting individual accommodation plans for employees with disabilities developed in partnership with Cowan Insurance. Should you have any questions or be in need of accommodations, please contact your HR representative for a review of this process and how and when to apply.

The individual accommodation plan will include information regarding accessible formats, communication supports (upon request), individualized workplace emergency response information, and any other accommodation provided.

### Return to Work

Ives Insurance Brokers Ltd. will develop and implement return-to-work processes for employees who are absent from work due to a disability and require disability-related accommodations in order to return to work. Ives Insurance Brokers Ltd. will create the individual return to work plans in partnership with Cowan Insurance Group as part of the Accommodation process.

This process will outline the steps the company will take to enable a smooth return to work for the employee. All steps and individual accommodation plans will be documented and created in consultation with the employee.

### Performance Management and Career Changes



Ives Insurance Brokers Ltd. will consider the accessibility needs, including documented individual accommodation plans, of employees with disabilities during the company's performance management process. These will also be considered in the event of redeployment, or when offering career development or advancement opportunities.

### Review

This policy will be reviewed regularly to ensure that it reflects current practices of Ives Insurance Brokers Ltd. as well as legislative requirements.

### Medically Necessary Work Accommodation Policy

Ives Insurance Brokers Ltd. Inc. is committed to creating and maintaining a barrier-free work environment that ensures the full participation of all employees.

Ives Insurance Brokers Ltd. Inc. will, where it is possible and reasonable to do so without causing undue hardship, alter existing policies or practices, adopt new policies or practices, make adjustments to the worksite, or re-assign employees unable to perform the duties of their job to alternate work assignments. Medically necessary accommodation requests will be granted through a process that recognizes an employee's privacy and safeguards their medical confidentiality. This policy guides the provision of medically necessary accommodations for all current employees, or potential employees of Ives Insurance Brokers Ltd. Inc. (hereinafter referred to as the employee).

For the purposes of this policy, an "accommodation" does not include return-to-work accommodations that are provided during a short-term disability (STD) period and involve a transitional return-to-work plan, where the goal is a resumption of full and regular duties within a reasonable period. A medically necessary accommodation is categorized as a short-term disability (STD), or a medical leave of absence (Med-LOA) claim.

\*\*Industry standard is that when an employee is accommodated for greater than 1 year, it is deemed to be their new permanent position.