

CUSTOMER SERVICE STANDARD POLICY

STATEMENT OF COMMITMENT

guard.me International Insurance (“**guard.me**” or the “Company”), a division of Travel Healthcare Insurance Solutions Inc., is committed to improving the accessibility needs of people with disabilities and providing equal treatment and opportunity to people with disabilities with respect to accessing services, accommodation and employment in a way that respects their dignity and independence.

PURPOSE

The *Accessibility Standards for Customer Service*, Regulation 429/07 under the *Accessibility for Ontarians with Disabilities Act, 2005* (“AODA”) establishes accessibility standards for providing customer service to persons with disabilities. The requirements under these standards are not a replacement or substitution for the requirements of the Ontario *Human Rights Code*.

The purpose of this Policy is to put in practice our responsibilities under the AODA and to ensure that **guard.me** complies with the Government of Ontario's accessibility standards.

APPLICATION

guard.me strives to meet the accessibility needs of its employees and the public it serves. As such, the practices and procedures in this Policy apply to all **guard.me** employees, volunteers and individuals that provide services or interact with people with disabilities on behalf of the Company.

DEFINITIONS

Assistive Devices – Auxiliary aids such as communication aids, cognition aids, personal mobility aids and medical aids (e.g., canes, crutches, wheelchairs or hearing aids).

Communication Supports – Supports facilitating effective communications, including captioning, alternative and augmentative communication supports, plain language and sign language.

Disability – As per the Ontario *Human Rights Code*, means:

- 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*.

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

Service Animals – Animals individually trained to do work or perform tasks for the benefit of a person with a disability.

Support Persons – Any persons, whether a paid professional, volunteer, family member, or friend, who accompany an individual with a disability in order to help with communications, personal care or medical needs, or with access to services.

PROVIDING GOODS AND SERVICES TO PEOPLE WITH DISABILITIES

Reasonable efforts will be made by **guard.me**, including its employees, volunteers and individuals providing services on their behalf, to ensure that:

- Persons with disabilities are provided equal opportunity to obtain, use and benefit from **guard.me's** services;
- **guard.me's** services are provided in a manner that respects the dignity and independence of persons with disabilities;
- Services provided to persons with disabilities are integrated with the services provided to others unless an alternative measure is necessary to allow a person with a disability to benefit from the services;
- Communications with a person with a disability are conducted in a respectful manner that takes the person's disability into account;
- Persons with disabilities may use assistive devices, service animals and support persons as is necessary to access **guard.me's** offices and services unless superseded by other legislation.



1. Assistive Devices

We are committed to serving people with disabilities who use assistive devices to obtain, use or benefit from our services. We will ensure that all staff, volunteers and others dealing with the public are trained and familiar with various assistive devices that may be used by customers with disabilities while accessing our services.

2. Telephone Services

We are committed to providing fully accessible telephone service to our customers. We will train employees to communicate with customers over the telephone in clear and plain language and to speak clearly and slowly.

All staff, volunteers and others dealing with the public will offer to communicate with customers by web-based customer care request, e-mail or fax if telephone communication is not suitable to their communication needs or is not available.

3. Billing and Invoicing

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 or fax.

All staff, volunteers and others dealing with the public will answer any questions that customers may have about the content of the invoice in person, by telephone or e-mail.

4. Use of Service Animals and Support Persons

We are committed to welcoming people with disabilities who are accompanied by a service animal on parts of our premises that are open to the public and other third parties. All staff, volunteers and others dealing with the public will be properly trained in how to interact with people with disabilities who are accompanied by a service animal.

We are also committed to welcoming people with disabilities who are accompanied by a support person on parts of our premises that are open to the public and other third parties. Any person with a disability who is accompanied by a support person will be allowed to enter the Company's premises with his or her support person.

5. Notice of Temporary Service Disruption

guard.me 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 and its anticipated duration, and a description of alternative facilities or services, if available.

The notice will be placed in conspicuous places, including entrances and service counters of the affected premises, as well as by other means such as on our website that will ensure that the notice reaches those persons potentially affected by the temporary disruption.

6. Feedback System

Feedback regarding the way **guard.me** provides services to people with disabilities can be made in person, by phone, by mail, by fax and online. Any feedback about our service to customers with disabilities, or an inquiry as to how to leave feedback can be directed to Tatiana Ivanova either in person, in writing, by telephone or by e-mail using the contact information below.

Upon receipt of any complaints, **guard.me** will investigate the matter with the appropriate personnel and provide a response within thirty (30) days.

7. Training

guard.me will provide training on the Customer Service Standard requirements under the AODA 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.

Applicable staff will be trained on policies, practices and procedures that affect the way services are provided to people with disabilities. As changes are made to these policies, practices and procedures, **guard.me** will provide on-going training.

MODIFICATIONS TO THIS POLICY

Any **guard.me** policies that do not respect and promote the dignity and independence of people with disabilities will be modified or removed. The Company's policies are maintained and updated regularly to reflect legislative changes and changes in practices.

As we are committed to developing accessibility policies that respect and promote the dignity and independence of people with disabilities, no changes will be made to this policy before considering the impact on people with disabilities.

FURTHER INFORMATION

If anyone has a question about the Customer Service Standard Policy or wishes to request a copy of this Policy, please contact:

Tatiana Ivanova

1-877-873-8447 or (905) 731-8140

tatiana@guard.me

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