

**Canadian Premier Life Insurance Company and Legacy General Insurance Company
Customer Service Policy – Providing Goods and Services to People with *Disabilities***

This document has been prepared to outline what Canadian Premier Life Insurance Company (“Canadian Premier”) and Legacy General Insurance Company (“Legacy General”) is doing for our customers and consumers with disabilities and to comply with the Accessibility for Ontarians with Disabilities Act (AODA). The document also provides an outline of the policies that Canadian Premier and Legacy General and Legacy General are committed to operate under to support people with disabilities.

Ensuring Accessibility

1. Canadian Premier and Legacy General’s Commitment

Canadian Premier and Legacy General offer all of our customers and consumers equal access to our products and services.

Canadian Premier and Legacy General strive at all times to provide its products and services in a way that respects the dignity and independence of people with disabilities. We are also committed to making reasonable efforts to ensure that individuals with disabilities have the same opportunity to access and benefit from our products and services in a similar way to other customers and consumers.

2. Providing Products and Services to People with Disabilities

Canadian Premier and Legacy General are committed to excellence in serving all customers including people with disabilities and we will carry out our operations and responsibilities in the following areas:

2.1 Communication

Canadian Premier and Legacy General will communicate with people with disabilities in ways that take into account their disability. We train staff who communicate with customers and consumers on how to interact and communicate with people with various types of disabilities.

2.2 Telephone Services

Canadian Premier and Legacy General are committed to providing fully accessible telephone service to our customers and consumers. We will train staff to communicate with customers and consumers over the telephone in clear and plain language, and to speak clearly and slowly.

2.3 Assistive Devices

Canadian Premier and Legacy General are committed to serving people with disabilities

who use assistive devices to obtain, use or benefit from our products and services. Canadian Premier and Legacy General will ensure that our staff is trained and familiar with various assistive devices that may be used by customers and consumers with disabilities while accessing our products or services.

Canadian Premier and Legacy General will also ensure that our staff knows how to use the following assistive devices available on our premises for customers:

- 1 automatic door opener at Yonge Street entrance to main lobby
- 1 automatic door opener, 2nd floor north side elevator lobby door to access reception area
- 1 automatic door opener, 2nd floor entrance into Executive meeting room area and Executive office

2.4 Policy and Product Communications

We are committed to providing accessible communications to all of our customers and consumers. This includes, but is not limited to, administrative forms, applications, statements and contracts. For this reason, all Canadian Premier and Legacy General print materials will be available in a variety of formats, including hard copy, large print, or email upon request.

Where required, we will answer any questions that customers and consumers may have about the content of our communications in person, by telephone or email. These communications include, but are not limited to: statements, invoices, transaction confirmations and newsletters. We will answer any questions customers may have about the content of the invoice in person, by telephone or email.

3. Use of Service Animals and Support Persons

Canadian Premier and Legacy General is 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 adequately trained to interact appropriately with people with disabilities who are accompanied by a service animal.

Canadian Premier and Legacy General 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 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. Given the nature of information that may be discussed in the presence of a support person accompanying or assisting an individual with a disability, Canadian Premier and Legacy General may require that the individual with a disability give his or her consent to the company to discuss confidential information in the presence of the

support person.

4. Notice of Temporary Disruption

When possible, Canadian Premier and Legacy General will provide customers and consumers with notice in the event of a planned or unexpected disruption to the facilities or services usually available to 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.

The notices will be placed at all public entrances to our premises.

5. Training for Staff

Canadian Premier and Legacy General will provide training to all employees, and other Canadian Premier and Legacy General representatives who deal with the public or other third parties on their behalf, and all those who are involved in the development and approval of customer service policies, practices and procedures, to raise awareness about providing services to persons with disabilities

This training will be provided within 30 days of hire. Canadian Premier and Legacy General's 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 commonly used assistive devices available for use at Canadian Premier and Legacy General's offices.
- What to do if a person with a disability is having difficulty accessing Canadian Premier and Legacy General's products and services.
- Canadian Premier and Legacy General's policies, practices and procedures relating to the Customer Service Standard.

Staff will receive supplemental training when changes are made to these policies, practices and procedures.

6. Feedback Process

The ultimate goal of Canadian Premier and Legacy General is to meet or exceed expectations of any customer or consumer, including those with disabilities. Canadian Premier and Legacy General welcomes and appreciates comments or feedback on our services and how well customer and consumer expectations are being met, including those with disabilities.

Feedback regarding the way that Canadian Premier and Legacy General provides products and services to people with disabilities can be made by email via the website General Inquiries Form found at www.canadianpremier.ca, by phone at 1-800-667-2570 or in writing to the following address:

Canadian Premier Life Insurance Company and Legacy General Insurance Company
5000 Yonge Street
Suite 800
Toronto, ON
M2N 7J8
Attention: Client Services

All feedback will be directed to Rita DiFranco. Customers and consumers can expect to receive a response within 2 business days in a manner that takes into account the disability of the person contacting us, if Canadian Premier and Legacy General have knowledge of this.

7. Modifications to this or Other Policies

Canadian Premier and Legacy General 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 the policy before considering the impact on people with disabilities.

Any policy of Canadian Premier and Legacy General that does not respect and promote the dignity and independence of people with disabilities will be modified or removed.

8. Questions about this Policy

This policy exists to ensure Canadian Premier and Legacy General achieves excellence in servicing customers and consumers with disabilities. If anyone has any questions about a policy, or if the purpose of a policy is not understood, for further information they may contact Rita DiFranco, Customer Sales and Service Manager by email via the website General Inquiries Form at www.canadianpremier.ca, by phone at 1-800-667-2570 or in writing to:

Canadian Premier Life Insurance Company and Legacy General Insurance Company
5000 Yonge Street
Suite 800
Toronto, ON
M2N 7J8
Attention: Rita DiFranco, Customer Sales and Service Manager

This policy is available in alternate formats upon request

