

Accessibility Policy for Customer Service

Policy

Foresters purpose is to enhance family well-being. Our heritage as a fraternal benefit society — a member-based life insurance provider for everyday families — is the foundation for our guiding principle: enriching the lives of our members, their families and the communities where they live.

To fulfill our mission, we strive at all times to provide our products and services in a way that respects the dignity and independence of people with disabilities. We are also committed to giving people with disabilities the same opportunity to access our products and services and allowing them to benefit from the same services, in the same place and in a similar way as other customers.

We will make reasonable efforts to ensure that:

- Persons with disabilities are provided equal opportunity to obtain, use and benefit from Foresters products and services
- Products and services are provided in a manner that respects the dignity and independence of persons with disabilities
- Products and services provided to persons with disabilities are integrated with the provision to others unless an alternative measure is necessary to allow a person with a disability to benefit; the alternative measure may be temporary or permanent
- Communications with a person with a disability are conducted in a 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assistive devices, service animals and support persons as is necessary to access Foresters products and services unless superseded by other legislation

Definitions

Assistive devices are auxiliary aids such as communication aids, cognition aids, personal mobility aids and medical aids (e.g., canes, crutches, wheelchairs or hearing aids).

Disability as defined in the *Ontario Human Rights Code*, means:

- 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, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical coordination, blindness or visual impairment, 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.
- A condition of mental impairment or a developmental disability.

- A learning disability or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language.
- A mental disorder; or
- An injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety Act

Employees mean every person who deals with members of the public or other third parties on behalf of Foresters, whether the person does so as an employee, agent, volunteer, or otherwise.

Persons with disabilities are individuals who have a disability as defined above.

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

Support persons are any persons, whether a paid professional, volunteer, family member, or friend, who accompany a person with a disability in order to help with communications, personal care or medical needs, or with access to goods or services.

Procedures

We will develop and maintain procedures and practices for providing products and services to people with disabilities which may relate to:

- Communication
- Telephone services
- Assistive devices
- Billing
- Use of service animals and support persons
- Notice of temporary disruptions
- Training for staff
- Feedback processes
- Changes to this and other policies
- Record keeping
- Notice of temporary disruption

Training

We will provide training to our employees for the knowledge, skills and tools they need to achieve accessibility. Training will comply with applicable accessibility standards, and may include:

- How to interact and communicate with customers with various types of disabilities;
- How to interact with customers with disabilities who use an assistive device or rely on the assistance of a service animal or support person;
- How to use available equipment or devices that may assist with the provision of products or services to customers with disabilities;
- What to do if a customer with a disability is having difficulty in accessing our products and services;

- Our policies, practices and procedures relating to the provision of products or services to customers with disabilities;
- A review of the purpose and requirements of applicable laws, regulations or standards, including those relating to accessibility and human rights.

Accessibility emergency information

We will provide our customers with publicly available information in an accessible way upon request or as required by law. We will also provide our employees with disabilities with individualized emergency response information when necessary.

Service Disruption

In the event of a planned or unexpected disruption to services or facilities for customers with disabilities, Foresters will typically provide notice of the disruption. The notice will be in a conspicuous location, which may include our corporate website, and will include information about the reason for the disruption, its anticipated duration and a description of alternative facilities or services, if available.

Feedback process

Foresters will establish a feedback process on our corporate website to receive feedback on how we can be meeting accessibility needs.

Customers and members of the public may visit our [Contact Us](#) page, write to us by regular or electronic mail, or reach us by telephone or using TTY services. We will use our best efforts to address or respond to your feedback immediately. However, it may sometimes be necessary to refer feedback to another Foresters representative for response or to be handled through our regular complaint handling procedures.

Need more information?

Please contact us through any of the following ways:

By Mail:	In Canada: 789 Don Mills Road, Toronto, ON M3C 1T9 In USA: P.O. Box 179, Buffalo NY 14201 In UK: Foresters House, 2 Cromwell Avenue, Bromley Kent BR2 9BF
By Phone or TTY Replay:	In Canada and USA: 800 828 1540 In UK: 0333 600 0333
By email:	In Canada and USA: service@foresters.com In UK: services@foresters.co.uk
On the web:	foresters.com/contact