

EMPIRE LIFE INFORMATION CIRCULAR

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CATEGORY : REGULATORY STANDARDS

TO : Managing General Agents, Associate General Agents, Brokers,
General Agents, Independent Financial Advisors and National Accounts

SUBJECT : **Accessibility for Ontarians with Disabilities Act, 2005—Customer Service Standard**

The Act and its Standards

In planning for the New Year, we would like to draw your attention to some new Standards set out under the *Accessibility for Ontarians with Disabilities Act, 2005 (AODA)*, which apply to both public and private sectors.

The goal of the Act is to ensure all Ontarians with disabilities have full and equal access to goods and services, information and communication, employment, and buildings by January 2025. This goal will be accomplished using phased-in implementation and enforcement of five provincially-set accessibility standards beginning for the private sector effective January 1, 2012.

Accessible Customer Service

The first Standard is the Customer Service Standard which requires an organization with one or more employees that provides goods or services to the public to comply with the requirements that are listed below.

As a company, Empire Life has taken steps to ensure we will meet these requirements by January 1, 2012 and be in a position to provide accessible customer service should our customers request it.

In turn, as our distribution partners, we recommend you take some time to familiarize yourself with the components of both the Customer Service Standard and the Integrated Standards—which addresses Information and Communication, and Employment, provided by the Ontario Ministry of Community and Social Services.

The Ministry's website contains links to the Standards and helpful tools such as real life stories, videos, checklists, and forms. These resources will help you gain insight into the expectations of the various Standards as they relate to you as a service provider.

Q&A

In addition to reviewing the materials available by the Ministry, we anticipated some of the questions you may have about this Act and/or its Standards and provided the following Q & A for your reference.

What is the definition of disability?

Under the Human Rights Code of Ontario, the definition of disability includes a broad range and degree of conditions, some visible and others not. A disability may have been present from birth, caused by an accident, or developed over time. It includes physical, mental, and learning disabilities, mental disorders, hearing or vision disabilities, epilepsy, drug and alcohol dependencies, environmental sensitivities, as well as other conditions.

Why is this legislation so important?

About 1.85 million people in Ontario have a disability. That's one in seven people. Over the next 20 years as the population ages, the number will rise to one in five Ontarians. Manitoba and other provinces are planning to implement similar Standards over the next several years.

What is the economic impact of providing accessible customer service?

It is estimated in Canada that the buying power of persons living with disabilities is approximately \$25 billion—a figure which more than doubles when we factor in the influence those individuals have on the spending decisions of their friends and family.

What are the consequences for non-compliance?

The Accessibility for Ontarians with Disabilities Act, 2005 provides for inspection and enforcement mechanisms. While there may be positive incentives for compliance, negative incentives include maximum fines of \$50,000 per day for a person and \$100,000 per day for a corporation based on risk and severity of violation.

What are the obligations under the Customer Service Standard for any organization with one or more employees providing goods or services to the public?

- Establish a set of policies and procedures on providing goods or services to customers with disabilities reflecting core principles of independence, dignity and equality of opportunity. Ensure that these policies & procedures are publicly accessible.
- Communicate with a person with a disability in a manner that takes into account his or her disability. Examples may include offering: to use Bell Relay Service, pen and paper to those living with loss of speech or hearing impairments, a magnifying glass for those with vision loss or to photocopy a document in large print.
- Allow customers with disabilities to use their own personal assistive devices, guide dogs and/or support persons in areas open to the public.
- Provide notification if the facilities or services people with disabilities rely on to access your services are temporarily disrupted.
- Train staff who interact with the public on your behalf, or are involved in developing your policies, practices and procedures on the components of the Standard.

Resources The [Accessibility for Ontarians with disabilities](#) website has many useful resources, including a Customer Service Toolkit.

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