



ACCESSIBILITY STANDARD FOR ONTARIANS WITH DISABILITIES POLICY

(DECEMBER 2012)

PURPOSE

This policy establishes practices and procedures governing the provision of services by RGA Life Reinsurance Company of Canada (the "Company") to persons with disabilities, in accordance with the Ontario Regulation 429/07 Accessibility Standards for Customer Service (the "Standard") enacted under the Accessibility for Ontarians with Disabilities Act, 2005.

SCOPE

This policy applies to all areas of the Company's Toronto office that interact with and provide services to the public, including other business, in Ontario.

PRINCIPLES

The Company is committed to use reasonable efforts to ensure the provision of services in accordance with the following four (4) principles:

1. **Dignity:** service is provided in a way that allows the person with a disability to maintain self-respect and the respect of other people.
2. **Independence:** allowing a person with a disability to do things on their own without unnecessary help, or interference from others.
3. **Integration:** When possible, persons with disabilities should benefit from the Company's services in an integrated fashion, in the same manner as any other customer.
4. **Equal Opportunity:** Persons with disabilities must be given an opportunity equal to that given to others to obtain, use and benefit from the Company's service.

ASSISTIVE DEVICES

The Company will accommodate the use of personal assistive devices needed to obtain, use or benefit from the Company's services, subject to reasonable limitations.

"Assistive Device" means any device used to assist a person performing a particular task or tasks or to aid that person in activities of daily living. It may include but are not limited to:

- manual and motorized wheelchairs, scooters, canes, crutches, walkers;
- hearing aids and personal TTYs;
- magnifiers;



- oxygen tanks; or
- computers and adaptive technology.

The Company will ensure that the Company's premises are reasonably adapted to allow persons with disabilities to access to the Company's office.

The Company provides measures to assist persons with disabilities to benefit from the equivalent level of service, in the same place and in a similar way, as other individuals. Where an assistive device or support does not exist on the premises, the Company will make reasonable efforts to ensure that appropriate devices or supports are made available, subject to reasonable limitations.

USE OF SERVICE ANIMALS AND SUPPORT PERSONS

If a person with a disability is accompanied by a service animal, the Company shall ensure that the person is permitted to enter the premises with the animal and to keep the animal with him or her unless the animal is otherwise excluded by law from the premises. In case of exclusion, the Company shall ensure that other measures are available to enable the person with a disability to obtain, use or benefit from the Company's services.

"Service Animals" means an animal for a person with a disability:

- if it is readily apparent that the animal is used by the person for reason relating to his or her disability; or
- if the person provides a letter from a physician or nurse confirming that the person requires the animal for reasons relating to the disability.

If a person with a disability is accompanied by a support person, the Company shall ensure that both persons are permitted to enter the premises together and that the person with a disability is not prevented from having access to the support person while on the premises.

"Support Person" means a person who accompanies a person with a disability in order to assist with the communication, mobility, personal care or medical needs or with access to goods or services.

NOTICE OF TEMPORARY DISRUPTION

The Company will provide customers with notice in the event of a planned or unexpected disruption, in whole or in part, in the facilities or services usually used by people with disabilities.

This notice will include information about the reason for the disruption, its anticipated duration, who to contact for assistance (i.e. typically the receptionist) and a description of alternative facilities or services, if available. The notice will be posted on the Company's website and at the reception of the Toronto's office.



FEEDBACK AND COMPLAINTS

The Company will set up a process for receiving and responding to feedback about the manner in which it provides services to persons with disabilities.

If a person with a disability has concerns or feedback regarding the services provided by the Company, he/she should bring such feedback forward, in person, by telephone, in writing or via e-mail to the following individuals:

- his/her direct contact with the Company or the contact's supervisor;
- the Company's General Counsel or Legal Counsel; or
- the Company's HR department.

Contact information will be made available on the Company's website.

The Company's General Counsel should be promptly advised of all feedback communication that is received and then meet with all employees involved in order to prepare a response and/or to set a course of action.

The response must be given within a reasonable time. When communicating the response, one shall ensure that the person's disability is taken into account.

TRAINING FOR EMPLOYEES

The Company will provide training to all existing and future employees, consultants and others who deal with the public or other third parties on its behalf, and all those who are involved in the development and approvals of customer service policies, practices and procedures.

Training will include:

1. The purposes of the Accessibility for Ontarians with Disabilities Act, 2005 and the requirements of the Standard.
2. How to interact and communicate with people with various types of disabilities.
3. How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person.
4. What to do if a person with a disability is having difficulty in accessing the Company's services.
5. The Company's policies, practices and procedures relating to the Standard.

Employees will be trained on policies, practices and procedures that affect the way services are provided to people with disabilities. Employees will also be trained on an ongoing basis when changes are made to these policies, practices and procedures



COMMUNICATION

This policy together with all documents related to the Company's practices and procedures with respect to the Standard, including the disruption notices, the training policy and the feedback process, shall be made available to any person upon request. The Company shall also notify its customers about the availability of the said documents. Such notice may be given by posting the information at a conspicuous place on its premises or on the website.