

Accessibility

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Eligibility

This policy applies to employees, customers, members of the public, volunteers, or other parties (collectively the "Individuals"), who interact with, or on behalf of, Zurich Canadian Holdings Limited and World Travel Protection Canada Inc. (collectively the "Company").

Overview

The Company is committed to providing an inclusive and accessible environment for Individuals with disabilities to access facilities and services in a way that respects their dignity and independence. In order to provide an accessible environment, the Company developed, implemented and enforces a framework designed to meet specific accessibility requirements related to customer service, employment, information and communication, training, and policies.

Our approach to accessibility aims to:

- identify, remove and prevent attitudinal and systemic barriers Individuals with disabilities may encounter when performing work or accessing facilities and services (in person or online)
- accommodate known accessibility needs of Individuals with disabilities
- provide facilities and services to Individuals in an accessible manner

Our principles are intended to provide employment, facilities and services to Individuals with disabilities in a manner that:

- is free from discrimination
- respects an individual's dignity and independence
- access to employment, facilities and services considers the needs of Individuals with disabilities
- considers individual needs to ensure equitable access and participation

The Company will engage in a good faith interactive process with individuals who request reasonable accommodation; requests are assessed on a case-by-case basis.

[Accessibility Multi-year Plan – World Travel Protection Canada Inc.](#)
[Accessibility Multi-year Plan - Zurich](#)

Definitions

Assistive Device means any device that helps someone do something they might not otherwise be able to do well, or at all. This term is frequently used for devices that help people overcome a Disability such as a mobility, vision, dexterity, or hearing loss.

Barrier means anything that prevents a person with a disability from fully participating in all aspects of society because of their disability, including barriers that are: physical, architectural, attitudinal, technological, informational or communications barrier, or a policy or a practice.

Disability 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 coordination, 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, 1997.

Guide dog means a guide dog as defined in section 1 of the Blind Persons' Rights Act.

Service animal means an animal used by a person with a disability for reasons relating to the disability where:

- a) it is readily apparent the animal is used by the person for reasons relating to their disability; or
- b) the person provides a letter from a physician or nurse confirming the person requires the animal for reasons relating to the disability.

Support person means, in relation to a person with a disability, another person who accompanies them in order to help with communication, mobility, personal care or medical needs or with access to goods or services.

Our Commitment

The Company demonstrates commitment in the following ways:

Communication

- Employees are trained how to interact and communicate with Individuals with disabilities using clear and plain language while speaking clearly
- Interactions and communications with Individuals with disabilities takes into account their needs
- Website meet the requirements of WCAG 2.0 Level AA
- If telephone communication is not suitable or available, alternatives including email, TTY and relay services may be offered
- Sign language interpretation, captioning or other disability-related communication services may be offered for meetings and public events, in advance or upon request depending on the audience

Assistive Devices

- Employees are trained and familiar with various Assistive Devices that may be used by Individuals to access employment, services and facilities
- Facilities for meetings and public events are accessible to Individuals who use Assistive Devices

Accessible Documentation

- Documents created by the Company are available in other alternate formats upon request

Use of Service Animals and Support Persons

- Individuals accompanied by a service animal or a support person are welcomed
- Employees are trained on how to interact with Individuals who are accompanied by a service animal or a support person

Employment

- Individuals with disabilities are encouraged to engage in talent acquisition, employment, training, career development and career progression opportunities, request accommodation when needed, and participate in our interactive assessment process

Facilities

- Facilities are designed to be welcoming and accessible to Individuals with disabilities
- Notice will be provided in the event of planned or unexpected temporary disruption to facilities or services. This notice will include information about the reason for the disruption, potential duration, and alternative facilities or services, if available.

Training

- Employees are trained to understand their responsibilities, entitlements, how to interact and communicate with individuals with Disabilities, and how to respond to requests for accessibility and accommodation

Policy Modifications

- Company policies, procedures and practices are developed and updated to respect and promote the dignity and independence of Individuals with Disabilities.

Feedback Process

We welcome your feedback. Please use the following contact information to let us know how we're doing or to request information about our Accessibility Program:

Employee Accessibility Feedback Form

Phone: 416-586-6773

Toll Free: 1-800-387-5454 x6773

Email: <mailto:ombudsman.zurich.canada@zurich.com>

Mail/In-person: 100 King Street West, Suite 5500 P.O Box 290, Toronto, Ontario M5X 1C9

Our Ombudsman will review get back to you within fifteen (15) business days.

Policy Violation

A violation of this policy may result in corrective action, up to and including termination of employment. You must report a policy violation immediately to:

- your manager, or
- a Human Resources Representative, or
- The Zurich Ethics Line at 1-800-448-1426 or [online](#), which provides you options for reporting information anonymously.

Contact

Employees should contact the HR Service Center with questions or if needing assistance:

Online Request: [HR Service Request](#)