

Accessible Customer Service Policy

1. Our Commitment

Reliable Life Insurance Company (Reliable Life) is committed to excellence in serving all customers including people with disabilities. Reliable Life strives at all times to provide its goods 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 our goods and services in the same place and in a similar way as other customers.

2. Communication

We are committed to communicating with people with disabilities in ways that take into account their disability. We train staff who communicate with customers on how to interact and communicate with people with various types of disabilities.

3. Telephone Services

We train staff to communicate with customers over the telephone in clear and plain language and to speak clearly and slowly. Alternate methods of communication are available to ensure our customers have access to the communication approach that best meets their needs, such as e-mail, fax, or mail.

4. Assistive Devices

We are committed to serving people with disabilities who use assistive devices to obtain, use or benefit from our goods and services. We will ensure that there is awareness that assistive devices may be used by customers with disabilities while accessing our goods or services and we will respond appropriately.

5. Billing

We are committed to providing accessible invoices to all of our customers. We will answer any questions customers may have about the content of the invoice in person, by telephone or email.

6. Use of Service Animals and Support Persons

We are 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 ensure that all staff and others dealing with the public are properly trained in how to interact with people with disabilities who are accompanied by a service animal.

We 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 Reliable Life's 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, Reliable Life 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.

7. Notice of Temporary Disruption

When possible, Reliable Life will provide customers with notice in the event of a planned or unexpected disruption in the facilities or services usually used by persons with disabilities. This notice will include information about the reason for the disruption, its anticipated duration and a description of any alternative services, if available.

8. Training

Reliable Life provides training to employees who deal with the public as well as those who are involved in the development of corporate policies, practices and procedures, to raise their awareness about providing services to persons with disabilities. Training will cover the following:

- 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 customers with various types of disabilities.
- What to do if a person with a disability is having difficulty accessing Reliable Life's goods and services.
- The Company's policies, practices and procedures relating to the Customer Service Standard.

9. Feedback Process

We welcome feedback on how we are doing in the delivery of our products and services from all of our customers, including those with disabilities. Feedback regarding the way Reliable Life provides goods and services to people with disabilities can be made by contacting our Compliance Department by:

- **Mail:**
Compliance Dept.
Reliable Life Insurance Company
Box 557, 100 King St. West
Hamilton, ON L8N 3K9
- **Email:** compliance@reliablelifeinsurance.com
- **Telephone:**
Toll-free: 1-800-465-0661
(ask to be directed to Compliance)

Our Compliance Department oversees the feedback process and responds to complaints. Complaints will be addressed according to our complaint management procedures.

10. Modifications to this or other policies

We are committed to developing customer service policies that respect and promote the dignity and independence of people with disabilities. No changes will be made to this policy before considering the impact on persons with disabilities.

11. Questions about this Policy:

This policy exists to achieve service excellence for customers with disabilities. If anyone wishes to receive a copy of the policy or has a question about the policy, please contact our Compliance department.

This policy is available in alternate formats upon request.