



Accessibility Statement

Accessible Customer Service

In accordance with the [Accessibility for Ontarians with Disabilities Act](#) (AODA), Howard Mutual Insurance Company (“Howard Mutual”) is committed to working to improve access and opportunities for people with disabilities by identifying, removing, and preventing barriers that might interfere with their ability to make full use of our services and facilities.

Howard Mutual will make every reasonable effort to ensure that its plans, policies, practices, and procedures are consistent with the principles of dignity, independence, integration, and equal opportunity.

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 our employees are trained and familiar with various assistive devices that may be used by customers with disabilities.

Persons with disabilities may use their own assistive devices, as required, when accessing goods or services provided by Howard Mutual.

Guide Dogs or Service Animals

Howard Mutual welcomes people with disabilities who are accompanied by a guide dog or service animal on the parts of our premises that are open to the public and other third parties. "No pet" policies do not apply to guide dogs or service animals.

Support Persons

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 Howard Mutual 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.

In situations where confidential information might be discussed, consent will be obtained from the customer before any potentially confidential information is mentioned.

Communication

We will communicate with people with disabilities in ways that consider their disability. We will train all employees, volunteers, policy developers, and subcontractors providing goods, services, or facilities on

behalf of Howard Mutual on how to interact and communicate with people with various types of disabilities.

Notice of Temporary Disruption

Howard Mutual will provide customers with notice in the event of a planned or unexpected disruption in the facilities or services usually used by people with disabilities.

In the event that a notification needs to be posted, the following information will be included unless it is not readily available or known: the goods and services that are disrupted or unavailable, the reason for the disruption, the anticipated duration of the disruption, and a description of alternative services or options that are available.

When disruptions occur, Howard Mutual will provide notice by: posting notices in conspicuous places including at the point of disruption, at the main entrance, and/or on the Howard Mutual website; contacting customers with appointments; verbally notifying customers when they are making an appointment, or by any other method that may be reasonable under the circumstances.

Training

Howard Mutual is committed to ensuring that its employees and directors who deal with the public or hire and manage people receive training regarding the AODA. We will make every reasonable effort to ensure that third-party contractors who deliver goods and services on behalf of Howard Mutual meet the requirements of the AODA.

Howard Mutual's training plan includes information on the AODA and the requirements of the [Integrated Accessibility Standards](#). The Human Resources Coordinator will ensure that training records are maintained, including dates when training was provided and the number of employees and directors who received training.

Billing and Documentation

Howard Mutual is committed to providing accessible invoices and documents to customers. For this reason, invoices and documents will be provided in hard copy, large print, e-mail, etc., upon request. We will answer any questions customers may have about the content of the invoice or document in person, by telephone, or email.

AODA – Accessibility Standards for Customer Service Plan

Howard Mutual's full AODA – Accessibility Standards for Customer Service Plan is available upon request and in a format that takes into account the customer's disability.

Questions or Feedback

Howard Mutual's goal is to meet and surpass customer expectations while serving customers with disabilities. Comments or questions on our services regarding how well those expectations are being met are welcomed and appreciated. Feedback regarding the way Howard Mutual provides goods and services to people with disabilities can be provided in person, by telephone, in writing, or by email or other electronic means. Feedback should be submitted to the President and CEO.

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Feedback or questions received will be responded to within fifteen business days, documented, and tracked.