

ACCESSIBILITY FOR ONTARIANS WITH DISABILITIES (AODA) MULTIYEAR ACCESSIBILITY PLAN

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SECTION 1.0 — OVERVIEW

This Plan details the processes and procedures which Arch Insurance Canada Ltd. ("Arch Canada" or the "Company") has in place to provide its products and services in a manner that respects the dignity and independence of people with disabilities and treats them equitably.

1.1 Purpose

Arch Canada is committed to providing its products and services in a way that respects the dignity and independence of people with disabilities and treats them equitably. Arch Canada is committed to ensuring equal access and participation for persons with disabilities. This Multiyear Accessibility Plan (the "Plan") supports the principles and requirements outlined in the Accessibility for Ontarians with Disabilities Act, 2005 and Ontario Regulation 191/11 Integrated Accessibility Standards (collectively the "AODA").

Arch Canada believes in integration and is committed to meeting the accessibility needs of persons with disabilities in a timely manner so that everyone can have access to and benefit from Arch Canada's services. This document outlines Arch Canada's plan to remove and prevent barriers to accessibility as required by the AODA. The Plan will be reviewed and updated on a regular basis to reflect progress made towards compliance.

1.2 Scope

This Plan applies to all current Arch Canada employees, volunteers and students (collectively "employees") and contractors in Ontario, Canada.

1.3 Communication Process

This Plan will be available on the Arch Canada website as well as within a secured network folder with access provided to Arch Canada employees. Notification of updates or significant ad hoc changes to this Plan will be announced via internal communications.

SECTION 2.0 — PRINCIPLES AND FEEDBACK

2.1 Principles

This Plan outlines the principles and actions that Arch Canada has adopted and will put in place to continue to improve opportunities for persons with disabilities.

Arch Canada invites people with disabilities and those who have experience with people with disabilities to provide feedback on this Plan.



2.2 Feedback

Arch Canada has implemented and executed a plan to review and respond to AODA feedback. Arch Canada will continue to monitor existing AODA feedback email and in-person feedback and will respond to valid accessibility concerns within a reasonable timeline.

Feedback regarding the way Arch Canada provides products and services to people with disabilities can be made in person, by telephone at 1-866-993-9978, or in writing to 200 Bay Street, Suite 3100, PO Box 119, Toronto, On M5J 2J3. All feedback will be directed to Human Resources.

Customers can expect to hear back in 2 days.

Complaints will be addressed according to complaint categories already established in our company's complaint management procedures.

SECTION 3.0 — INFORMATION AND COMMUNICATION

3.1 Communication

Arch Canada is committed to making our information and communications accessible to people with disabilities. The Company will communicate with people with disabilities in ways that take into account their disability.

When requested, publicly available information will be made accessible in a timely manner in consultation with the individual on the appropriate accessible formats.

3.2 Telephone Services

The Company provides fully accessible telephone service to its customers. The Company has trained staff to communicate with customers over the telephone in clear and plain language and to speak clearly and slowly.

If telephone communication is not suitable to their communication needs or is not available, the Company offers to communicate with customers by email, TTY, or relay services.

3.3 Website

Arch Canada recognizes the importance of providing a website as accessible as possible to all users and will continue to work to improve the accessibility and usability of the website on an



ongoing basis. Arch pledges to communicate effectively and ensure that persons with disabilities are able to be fully engaged with its websites. Arch Canada is committed to meeting or exceeding Web Content Accessibility Guidelines 2.1 Level A/AA (WCAG 2.1 A/AA).

3.4 Assistive Devices

The Company is committed to serving people with disabilities who use assistive devices such as wheelchairs, or oxygen to obtain, use or benefit from the Company's products and services.

3.5 Billing

The Company is committed to providing accessible invoices to all of its customers. For this reason, invoices are provided by: hard copy, large print, and/or email formats upon request.

The Company answers any questions customers may have about the content of the invoice in person, by telephone or email.

3.6 USE OF SUPPORT PERSONS OR SERVICE ANIMALS

Arch Canada is committed to welcoming people with disabilities who are accompanied by a support person or a service animal on the parts of the Company's premises that are open to the public and other third parties.

If this is not possible due to health or safety concerns, other provisions will be made to ensure that the individual receives the support otherwise provided by the support person or the service animal and a mutually agreed upon location for the service animal may be identified for a limited time.

3.7 Notice of temporary disruption

Arch Canada 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. This notice will include information about the reason for the disruption, its anticipated duration, and a description of alternative facilities or services, if available.

The notice will be placed at all public entrances and service counters on our premises.



SECTION 4.0 — EMPLOYMENT

Arch Canada is committed to fair and accessible employment practices throughout all stages of the employment cycle.

In 2022, Arch Canada reviewed and updated its Accessibility for Ontarians with Disabilities Policy, which deals with AODA-compliant training, information and communication standards, and employment standards.

4.1 Recruitment

Arch Canada will make all reasonable efforts to accommodate candidates with disabilities throughout the recruitment and selection process by regularly reviewing the process and enhancing accessibility when possible. Included in job postings is a statement that Arch Canada is an equal opportunity employer committed to inclusive, barrier-free recruitment and selection processes and work environments. If the selected candidate requests an accommodation, Arch Canada will consult with the candidate and provide or arrange for a suitable and reasonable accommodation that takes into account the candidate's disabilities.

Successful candidates are notified in writing of our policies for accommodating employees with disability when the offer of employment is made.

4.2 Individual Accommodation Plans

Arch Canada will work with new and existing employees with disabilities to develop a formal, written, individualized accommodation plan which will be reviewed and updated as necessary.

Where needed, the Company will provide customized emergency information to help an employee with a disability during an emergency. With the consent of the employee, this customized emergency information will be provided to anyone designated to help the employee in an emergency.

4.3 Return to Work

Arch Canada will take the necessary steps to assist with the administration and coordination of required accommodation and documented return to work plans for employees that have been absent due to a disability. Arch Canada will ensure that in returning an employee to work it will meet the AODA requirements.



4.4 Performance Management and Career Development

Arch Canada will take into account the accessibility needs of employees with disabilities and incorporate accessibility requirements during performance management and career development.

4.5 Training

deal with the public or other third parties on their behalf, and all those who are involved in the development and approvals of customer service policies, practices and procedures.

Training includes 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 people with various types of disabilities;
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person;
- How to use assistive devices [e.g. TTY];
- What to do if a person with a disability is having difficulty in accessing products and services; and
- Arch Canada's policies, practices and procedures relating to the customer service standard.

Staff will also be trained on an ongoing basis when changes are made to these policies, practices and procedures.

SECTION 5.0 — MISCELLANEOUS

5.1 Design of Public Spaces

Arch Canada will meet accessibility laws, including the Accessibility Standards for the Design of Public Spaces when building or making major changes to public spaces, including requirements regarding preventative and emergency maintenance of the accessible element in public spaces.



5.2 Review and Modification of the Plan

Arch Canada is committed to developing AODA policies that respect and promote the dignity and independence of people with disabilities. This plan will be reviewed and updated as required and at least once every five (5) years.

5.5 For More Information

For more information on this Plan please contact Arch Canada by telephone at 1-866-993-9978, or in writing to 200 Bay Street, Suite 3100, PO Box 119, Toronto, On M5J 2J3. All communication will be directed to Human Resources.