

**Catlin Canada Inc., XL Services Canada Ltd., XL Specialty Insurance Company -
Canada Branch & XL Reinsurance America Inc. - Canada Branch**

Accessibility for Ontarians with Disabilities Act, 2005

Customer Service Policy: Providing Goods and Services to People with Disabilities

PURPOSE: The goal of the *Accessibility for Ontarians with Disabilities Act, 2005* (the “Act” or “AODA”) is to create a more accessible Ontario, by identifying, and to the extent possible, preventing and eliminating barriers experienced by persons with a disability. The *Customer Service Standards* (the “Standards”) in the *Integrated Accessibility Standards* have been established under the Act to ensure goods and services are, where possible, equally accessible to every member of the public.

COMMITMENT TO ACCESSIBILITY: We at Catlin Canada Inc., XL Services Canada Ltd., and XL Specialty Insurance Company - Canada Branch & XL Reinsurance America Inc. - Canada Branch (collectively, the “Company”) are committed to providing a barrier-free environment for our customers. The objective of this policy (the “Policy”) is to ensure we meet the requirements of the Standards and promote the underlying core principles of the Act. We are committed to developing customer service policies and practices that respect and promote the dignity and independence of people with disabilities.

The Company strives to provide its goods and services in a way that respects the dignity and independence of people with disabilities. We are also committed to giving people with disabilities the same opportunity to access our goods and services and allowing them to benefit from the same services, in the same place and in a similar way as other customers.

APPLICATION: This Policy applies to all Company employees in Ontario.

CORE PRINCIPLES OF THE POLICY: We endeavour to ensure that the Policy and related practices and procedures are consistent with the following four principles:

1. **Dignity** – Persons with a disability must be treated as valued customers as deserving of service as any other customer.
2. **Equality of Opportunity** – Persons with a disability should be given an opportunity equal to that given to others to obtain, use and benefit from our goods and services.
3. **Integration** – Wherever possible, persons with a disability should benefit from our goods and services in the same or similar place and in the same or similar manner as any other customer. In circumstances where integration does not serve the needs of the person with a disability, goods and services will, to the extent possible, be provided in another way that takes into account the person’s individual needs.
4. **Independence** – Goods and services must be provided in a way that respects the independence of persons with a disability. To this end, we will always be willing to assist a person with a disability but will not do so without the express permission of the person.

The Company is committed to excellence in serving all customers including people with disabilities and we will carry out our functions and responsibilities as follows:

1. Communication:

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

2. Emergency Information and Procedure

We are committed to providing customers with publicly available emergency information in an accessible way upon request.

3. Telephone services

We are committed to providing fully accessible telephone service to our customers. We will train staff to communicate with customers over the telephone in clear and plain language and to speak clearly and slowly.

We will offer to communicate with customers by e-mail and regular mail if telephone communication is not suitable to their communication needs or is not available.

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 our staff are trained and familiar with various assistive devices that may be used by customers with disabilities while accessing our goods or services.

5. Billing

We are committed to providing accessible bills, receipts and invoices to all of our customers. For this reason, such documents will be provided in the following formats upon request: hard-copy, large print and e-mail. We will answer any questions customers may have about the content of the invoice in person, by telephone or e-mail.

6. 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 also ensure that staff 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 the Company'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.

7. Notice of temporary disruption:

The Company 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 may be placed at public entrances and service counters on our premises.

8. Training for staff:

The Company will provide training to all staff, every person who provides goods, services or facilities on behalf of the Company, and every person who is involved in the development of customer service, policies and procedures.

Training will include the following:

- The purposes of the AODA and the requirements of the Standards, and the Company's policies, practices and procedures relating to the Standards;
- 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 the assistive devices available on our premises; and

- What to do if a person with a disability is having difficulty in accessing the Company's goods and services.

Training will be provided as soon as practicable after a person is hired or assigned to applicable duties and on an ongoing basis when changes are made to this Policy. Records of the training provided, including the training protocol, the dates on which the training is provided and the number of individuals to whom the training is provided shall be maintained in accordance with the requirements of the Standards.

The Company is committed to providing training to store staff on serving customers with disabilities and will document and report such training in compliance with the Act.

9. Feedback process:

Comments on our services to customers with disabilities are welcome and appreciated. Feedback regarding the way the Company provides goods and services to people with disabilities can be made by e-mail, hard copy and telephone. All feedback, including complaints, will be directed to Kanika Choudhary, Senior HR Advisor, 416-889-0090, kanika.choudhary@axaxl.com. Customers can expect to hear back within 7.

Accessible formats and communication supports are available on request.

10. Notice of Availability:

The Company will notify the public that our documents related to accessible customer service, are available upon request by posting this Policy on the Company website.

11. Modifications to this or other policies:

We are committed to developing customer service policies that respect and promote the principles of dignity, independence, integration and equal opportunity for people with disabilities. Therefore, no changes will be made to this Policy before considering the impact on people with disabilities.

12. Questions about this Policy:

This policy exists to achieve service excellence to customers with disabilities. If anyone has a question about the policy, or if the purpose of a policy is not understood, questions may be directed to:

Kanika Choudhary, Senior HR Advisor, 416-889-0090, kanika.choudhary@axaxl.com.

This policy is available in alternate formats, upon request.