

Accessibility for Ontarians with Disabilities – AODA

Human Resources

Financial Horizons Group and its subsidiaries (collectively, the “Company”) have implemented the Accessibility for Ontarians with Disabilities (AODA) policy in the province of Ontario.

The Accessibility Standard for Customer Service applies to all people or organizations, in the province of Ontario, that provide goods or services and have one or more employee. It affects the private, non-profit, and public sectors.

The purpose of this policy is to ensure commitment to excellence in serving all clients including people with disabilities.

The Act

Recognizing the history of discrimination against persons with disabilities in Canada, the purpose of this Act is to benefit everyone by:

- Developing, implementing and enforcing accessibility standards in order to achieve accessibility for Ontarians with disabilities with respect to goods, services, facilities, accommodation, employment, buildings, structures and premises on or before January 1, 2013; and
- Providing for the involvement of persons with disabilities, of all the Governments and of representatives of industries and of various sectors of the economy in the development of the accessibility standards.

Definitions in the Act

Disability

- 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 co-ordination, 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
- A condition of mental impairment or a development disability

- A learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language
- A mental disorder or
- An injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997 (“handicap”)

Accessibility Standard

- An accessibility standard made by regulation under section 6; “barrier” means anything that prevents a person with a disability from fully participating in all aspects of society because of his or her disability, including a physical barrier, an architectural barrier, an information or communications barrier, an attitudinal barrier, a technological barrier, a policy or a practice

Other Definitions

Guide Dog

This is a highly-trained working dog that has been trained at a facility regulated by the government, to provide mobility, safety and increased independence for people who are blind.

Service Animal

An animal is a service animal for a person with a disability if:

- It is readily apparent that the animal is used by the person for reasons relating to his or her disability; or
- If the person provides a letter from a physician or nurse confirming that the person requires the animal for reasons relating to the disability

Service Dog

A dog other than a guide dog for the blind is a service dog if:

- It is readily apparent to an average person that the dog functions as a service dog for a person with a medical disability; or
- The person who requires the dog can provide on request a letter from a physician or nurse confirming that the person requires a service dog

Support Person

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

Assisted Device

This is a technical aid, communication device or other instrument that is used to maintain or improve the functional abilities of people with disabilities. Personal assistive devices are typically devices that customers bring with them such as a wheelchair, walker or a personal oxygen tank that might assist in hearing, seeing, communicating, moving, breathing, remembering and/or reading

Providing Goods and Services to People with Disabilities**Assistive Devices**

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.

Communication

We will communicate with people with disabilities in ways that take into account their disability.

Service Animals

We welcome people with disabilities and their service animals. Service animals are allowed on the parts of our premises that are open to the public.

Support Persons

A person with a disability who is accompanied by a support person will be allowed to have that person accompany them on our premises.

How to Communicate

There are many types and degrees of disability. Openly communicating and responding to customers' needs is the key to excellent customer service for all. If you're not sure about the best approach, just politely ask a person with a disability how you can best communicate with them.

Here are a few tips for interacting with people who have various disabilities:

Physical Disabilities

Only some people with physical disabilities use a wheelchair. Someone with a spinal cord injury may use crutches while someone with severe arthritis or a heart condition may have difficulty walking longer distances.

Tips:

- If you need to have a lengthy conversation with someone who uses a wheelchair or scooter, consider sitting so you can make eye contact at the same level
- Don't touch items or equipment, such as canes or wheelchairs, without permission
- If you have permission to move a person's wheelchair, don't leave them in an awkward, dangerous or undignified position, such as facing a wall or in the path of opening doors

Vision Loss

Vision loss can restrict someone's ability to read, locate landmarks or see hazards. Some customers may use a guide dog or a white cane, while others may not.

Tips:

- When you know someone has vision loss, don't assume the individual can't see you. Many people who have low vision still have some sight
- Identify yourself when you approach and speak directly to the customer
- Ask if they would like you to read any printed material out loud to them (for example, a menu or schedule of fees)
- When providing directions or instructions, be precise and descriptive
- Offer your elbow to guide them if needed

Hearing Loss

People who have hearing loss may be deaf, deafened or hard of hearing. They may also be oral deaf – unable to hear, but prefer to talk instead of using sign language. These terms are used to describe different levels of hearing and/or the way a person's hearing was diminished or lost.

Tips:

- Once a customer has identified themselves as having hearing loss, make sure you are in a well-lit area where they can see your face and read your lips
- As needed, attract the customer's attention before speaking. Try a gentle touch on the shoulder or wave of your hand

- If your customer uses a hearing aid, reduce background noise or move to a quieter area
- If necessary, ask if another method of communicating would be easier (for example, using a pen and paper)

Deafblind

A person who is deafblind may have some degree of both hearing and vision loss. Many people who are deafblind will be accompanied by an intervener, a professional support person who helps with communication.

Tips:

- A customer who is deafblind is likely to explain to you how to communicate with them, perhaps with an assistance card or a note
- Speak directly to your customer, not to the intervener

Speech or Language Impairments

Cerebral palsy, hearing loss or other conditions may make it difficult for a person to pronounce words or may cause slurring. Some people who have severe difficulties may use a communication board or other assistive devices.

Tips:

- Don't assume that a person with a speech impairment also has another disability
- Whenever possible, ask questions that can be answered with "yes" or a "no"
- Be patient. Don't interrupt or finish your customer's sentences

Learning Disabilities

The term "learning disabilities" refers to a variety of disorders. One example is dyslexia, which affects how a person takes in or retains information. This disability may become apparent when a person has difficulty reading material or understanding the information you are providing.

Tips:

- Be patient – people with some learning disabilities may take a little longer to process information, to understand and to respond
- Try to provide information in a way that takes into account the customer's disability. For example, some people with learning disabilities find written words difficult to understand, while others may have problems with numbers and math

Intellectual / Developmental Disabilities

Developmental or intellectual disabilities, such as Down Syndrome, can limit a person's ability to learn, communicate, do every day physical activities and live independently. You may not know that someone has this disability unless you are told.

Tips:

- Don't make assumptions about what a person can do
- Use plain language
- Provide one piece of information at a time

Mental Health Disabilities

Mental health issues can affect a person's ability to think clearly, concentrate or remember things. Mental health disability is a broad term for many disorders that can range in severity. For example, some customers may experience anxiety due to hallucinations, mood swings, phobias or panic disorder.

Tips:

- If you sense or know that a customer has a mental health disability be sure to treat them with the same respect and consideration you have for everyone else
- Be confident, calm and reassuring
- If a customer appears to be in crisis, ask them to tell you the best way to help

Assistive Devices – Using equipment to help customers with disabilities

An assistive device is a tool, technology or other mechanism that enables a person with a disability to do everyday tasks and activities, such as moving, communicating or lifting. Personal assistive devices can include things like wheelchairs, hearing aids, white canes or speech amplification devices.

Tips:

- Don't touch or handle any assistive device without permission
- Don't move assistive devices or equipment, such as canes and walkers, out of your customer's reach
- Let your customers know about accessible features in the immediate environment that are appropriate to their needs (e.g. public phones with TTY service, accessible washrooms, etc.)

If your organization offers any equipment or devices for customers with disabilities, make sure you know how to use them. It could be helpful to have instruction manuals handy or an instruction sheet posted where the device is located or stored.

Some examples of assistive devices that your organization might offer include:

- Lift, which raises or lowers people who use mobility devices
- Accessible interactive kiosk, which might offer information or services in Braille or through audio headsets
- Wheelchairs

Guide Dog or Other Service Animal

People with vision loss may use a guide dog, but there are other types of service animals as well. Hearing alert animals help people who are Deaf, deafened, oral deaf, or hard of hearing. Other service animals are trained to alert an individual to an oncoming seizure.

Under the standard, service animals must be allowed on the parts of your premises that are open to the public. In some instances, service animals will not be permitted in certain areas by law (for example, a restaurant kitchen).

Tips:

- Remember that a service animal is not a pet. It is a working animal. Avoid touching or addressing them
- If you're not sure if the animal is a pet or a service animal, ask your customer

How to Serve – Persons accompanied by a support person

Some people with disabilities may be accompanied by a support person, such as an intervenor. A support person can be a personal support worker, a volunteer, a family member or a friend. A support person might help your customer with a variety of things from communicating, to helping with mobility, personal care or medical needs.

Welcome support people to your workplace or business. They are permitted in any part of your premises that is open to the public. If your organization is one that charges admission, such as a movie theatre or bowling alley, provide notice, in advance, about what admission fee will be charged for a support person.

Tips:

- If you're not sure which person is the customer, take your lead from the person using or requesting your goods or services, or simply ask
- Speak directly to your customer, not to their support person

How to Assist – People requiring assistance accessing goods or services

If you notice that your customer is having difficulty accessing your goods or services, a good starting point is to simply ask “How can I help you?”

Your customers are your best source for information about their needs. A solution can be simple and they will likely appreciate your attention and consideration.

Notice of Temporary Disruption

In the event of a planned or unexpected disruption to service or facilities for customers with disabilities, the Company will notify clients promptly.

Notifications will include:

- Goods or services that are disrupted or unavailable
- Information about the reason for the disruption
- Its anticipated length of time
- A description of alternative facilities or services, if available

Notifications Options

When disruptions occur the Company will provide notice by:

- Posting notices in conspicuous places including at the point of disruption, at the main entrance and the nearest accessible entrance to the service disruption and/or on the Company web site
- Contacting customers with appointments
- Verbally notifying customers when they are making a reservation or appointment; or
- By any other method that may be reasonable under the circumstances

Employee Training

The Company will provide training to employees and others who deal with the public or other third parties on their behalf.

Information that will be provided:

- An overview of the Accessibility for Ontarians with Disabilities Act, 2005 and other provincial legislation as they become adopted
- The requirements of the customer service standard
- Company plan related to 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 a specific equipment or device such as a wheelchair, etc.
- What to do if a person with a disability is having difficulty in accessing goods and services
- When changes are made to your plan

Feedback Process

- Customers who wish to provide feedback on the way the Company provides goods and services to people with disabilities can provide through email or verbally
- All feedback will be directed to Human Resources
- Customers can expect to hear back within 48 hours
- Complaints will be addressed according to our organizations regular complaint management procedures

Policy Modifications

Any company policy that does not respect and promote the dignity and independence of people with disabilities will be modified or removed.

Questions

Please direct all questions or concerns relating to the Accessibility for Ontarians with Disabilities Policy to:

HR@financialhorizons.com