



ACCESSIBILITY STANDARDS FOR CUSTOMER SERVICE POLICY

Purpose

Ruby Corporation (“**ruby**” or the “Company”) is committed to providing a barrier-free environment for its customers, and to providing our goods and services in a manner that respects the dignity and independence of people with disabilities. The objective of this policy is to ensure that the Company is compliant with the customer service requirements of the *Accessibility for Ontarians with Disabilities Act, 2005* (the “AODA”).

Application

This policy applies to all employees of **ruby** including persons who interact with the public, other organizations or third parties on behalf of the Company. This includes employees, volunteers, agents, contractors and third parties (hereafter referred to as “personnel”).

Principles

ruby will ensure that this policy and any related practices or procedures are consistent with the following core principles:

- (i) **Dignity:** people with disabilities should be treated as valued customers who are as deserving of effective and full service as other customers.
- (ii) **Independence:** goods and services must be provided without the control or influence of others, and the freedom of people with disabilities to make their own decisions must be respected.
- (iii) **Integration:** people with disabilities must be able to benefit from services or products in the same place and the same or similar manner as other customers, whenever possible.
- (iv) **Equality of Opportunity:** people with disabilities must be given an opportunity equal to that given to others to obtain, use and benefit from goods and services.

Providing Goods and Services to Persons with Disabilities

ruby is committed to excellence in serving all of its customers, including those with disabilities, and will do so in the following ways:

Communication:

We will communicate with people with disabilities in ways that take into account their disability. The Company currently employs the following mediums of accessible communication:

- TTY: TTY accessibility to the Company’s Customer Service Department or general inquires number
- Email: Fully accessible email service by customers to Customer Service Representatives or other trained members of the staff to address customer inquiries, including using a font size that meets the customer’s needs.
- Phone: Fully accessible telephone service by customers to Customer Service Representatives or other trained personnel trained in using clear language and articulation to respond to customer inquiries.
- Fax: Ability to fax communications to the Company

Personnel will be trained on how to utilize the methods of communication set out above, and on how they can best interact and communicate with people with various types of disabilities.

Assistive Devices:

Personnel will be trained and familiar with various assistive devices that may be used by our customers with disabilities while accessing our goods and services. We will also ensure that personnel are trained and familiar with the following assistive devices that are available on our premises for our customers:

- Responding in person to customer inquiries or communicating with customer via email or phone if needed
- Ability to increase the lighting in specific areas of the office environment where needed

Use of Service Animals or Support Persons

People with disabilities who are accompanied by a service animal are welcome on the parts of our premises that are open to the public and other third parties, unless the service animal is otherwise excluded by law. If a service animal is excluded, we will explain to the customer why exclusion is necessary, and explore alternative measures of accommodation. If it is not readily apparent that the animal is a service animal, we may ask the person with a disability for a letter from a regulated healthcare professional confirming that the person requires the animal for reasons relating to his or her disability.

People with disabilities that require a support person are allowed to enter our premises, and 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.

We will ensure that personnel are trained to be able to appropriately interact with people with disabilities that are accompanied by service animals or support persons.

Notice of Temporary Disruption

We will notify our customers if there is a planned or unexpected disruption in the facilities or services usually used by people with disabilities. This notice will be posted at the entrance of the applicable premises and www.rubylife.com. The notice will include the following information:

- the facility or service that is unavailable;
- the reason for the disruption;
- the anticipated duration of the disruption; and
- alternative facilities or services, if available.

Training and Record Keeping

We will ensure that all personnel, and all those who are involved in the development of the Company's policies, practices and procedures, are trained.

The training will be provided as soon as possible after hiring or engagement, on commencement of new or additional duties that require training, and on an ongoing basis when changes are made to the applicable policy, practices or procedures. Training will include the following:

- a review of the purpose of the AODA and the requirements of the Customer Standard;
- a review of this policy;
- how to interact and communicate with persons with various types of disabilities;
- how to interact with persons with a disability who use an assistive device or require the assistance of a service animal or support person;
- how to use assistive devices provided by the Company; and
- how to assist a person with a disability that is experiencing difficulty accessing the Company's premises, goods or services.

ruby will ensure that accurate and up-to-date training records are kept. These records shall include the dates of the training, and the number of individuals to whom the training was provided.

Feedback Process

We welcome feedback from the public regarding this policy and its implementation. Feedback regarding the way the Company provides goods and services to people with disabilities can be made:

- By telephone at **1-866-742-2218**

- Electronically to **aoda@rubylife.com**
- In writing to **PO Box 67027, Toronto, Ontario, M4P 1E4**

All feedback will be directed to Human Resources, and those providing feedback can expect to receive a response within a timely manner.

Documentation

The Company will prepare one or more documents that will describe the policies, practices and procedures regarding accessible customer service, with particular reference to: (i) the use of personal assistive devices, as well as those provided by the Company; (ii) entry of service animals and support persons; (iii) the steps that will be taken in connection with a temporary disruption to facilities or services used by people with disabilities; (iv) provision of accessible customer service training; and (v) receiving and responding to feedback regarding the provision of goods and services to people with disabilities.

The Company will make this documentation available to members of the public upon request, and in a format that takes into account a person's disability, if applicable. Notification of the availability of this documentation will be posted at a conspicuous place at our premises and on our website.

Modifications

We are committed to developing customer service policies that respect and promotes the dignity and independence of people with disabilities. Therefore, no changes will be made to this policy before considering the impact on people with disabilities. Any policy of the Company that does not respect and promote the dignity of people with disabilities will be modified or terminated.

Questions/Clarification

This policy exists to achieve service excellence to customers with disabilities. Any questions regarding this policy, or its associated practices or procedures, should be directed to **Human Resources** at **aoda@rubylife.com** or **(416) 480-2334**.