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**Procedures Name** | **Accessibility Policy**

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**Business Segment** | **TD INSURANCE**

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**Effective Date** | **November 1<sup>st</sup>, 2017**

## **PURPOSE**

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The purpose of this Policy is to establish how TD Insurance<sup>1</sup> (TDI) achieves or will achieve accessibility for persons with disabilities, including customers, employees, members of the public and third parties to whom TDI provides products, services, or facilities.

## **SCOPE/APPLICATION**

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This policy applies in Canada to TD Insurance and all of its wholly-owned subsidiaries (referred to hereinafter as "we", "us" or "our").

## **DETAILS/REQUIREMENTS**

### **Commitment**

TDI is committed to ensuring that every employee and customer receives equitable treatment with respect to employment and services, without discrimination, and receives accommodation where required. Through progressive policies, communication and training, accommodation measures and recruitment practices, TDI strives to provide a fully inclusive, barrier-free environment. TDI is dedicated to creating a welcoming, fair and inclusive environment for our clients and employees.

### **Multi-Year Accessibility Plan**

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In support of its commitment, TD Insurance has established, implemented, maintained and documented a multi-year accessibility plan, which outlines TDI's strategy to prevent and remove barriers to meeting the accessibility needs of persons with disabilities. The plan will address information and communication, human resources, design of public spaces and accessibility training requirements.

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<sup>1</sup> "TD Insurance" refers collectively to the following companies:

Security National Insurance Company, Primum Insurance Company, TD General Insurance Company, TD Home and Auto Insurance Company, TD Life Insurance Company and the following brokers and Agencies: Meloche Monnex Financial Services Inc., Meloche Monnex Insurance and Financial Services Inc., TD Insurance Direct Agency Inc. and TD Assurance Agency Inc. All of these companies are subsidiaries of The Toronto Dominion Bank and members of TD Bank Group.



The plan will be posted on TDI's website and will be available in an accessible format, upon request. The plan will be reviewed and updated at least once every five years.

**MONITORING AND CONTROL**

TD Insurance businesses are responsible for ensuring that processes exist, are functioning effectively and in compliance with applicable TDI Accessibility Policy, Standards and related Procedures. TDI Shared Services will maintain appropriate processes to monitor compliance.

**EXCEPTION MANAGEMENT**

Any exceptions to this Policy must be approved by SVP & Chief Claims Officer and Head of Insurance Operations.

**ROLES AND RESPONSIBILITIES**

Role/ Requirement	Details
Owner	SVP & Chief Claims Officer and Head of Insurance Operations
Approval	This policy will be approved by the VP, Shared Services & Business Transformation. Amendments to this policy require the approval of the VP, Shared Services & Business Transformation.
Monitoring	AVP Shared Services
Contact	Senior Business Consultant, Business Transformation

**PROCEDURES REVIEW CYCLE**

Dates/Timing	Details
Approved Date	October 17 <sup>th</sup> , 2017
Effective Date	November 1 <sup>st</sup> , 2017
Review Frequency	3 years
Next Review Date	November 1 <sup>st</sup> , 2020