

# Accessibility for People with Disabilities – Customer Service Policy

<b>Purpose:</b>	<p>MCAN strives to provide its services in a manner that respects the dignity and independence of people with disabilities. MCAN is committed to giving people with disabilities the same opportunity as others to access and benefit from its services.</p> <p>The purpose of this policy is to ensure that MCAN's business is accessible to persons with disabilities by identifying, removing and preventing barriers that might interfere with their ability to make use of MCAN's services and facilities.</p>
<b>Guiding Principles:</b>	<p>MCAN will use reasonable efforts to ensure that its policies, practices and procedures are consistent with the following principles:</p> <ul style="list-style-type: none"><li>• That MCAN's services are provided in a manner that respects the dignity and independence of persons with disabilities;</li><li>• That MCAN operates its business such that persons with disabilities will benefit from its services in the same or similarly way as others, and that where integration is not possible, alternative measures will be used to enable a persons with disabilities to obtain, use or benefit from MCAN's services; and</li><li>• That persons with disabilities are given an opportunity equal to that given to others to obtain, use or benefit from MCAN's services.</li></ul>
<b>Communication</b>	<p>When communicating with a person with a disability, MCAN will do so in a manner that takes into account the person's disability. MCAN will train its employees, agents and any other person who deals with members of the public on its behalf, on how to interact and communicate with people with various types of disabilities.</p>
<b>Notice of Temporary Disruptions in Services of Facilities</b>	<p>MCAN is aware that the operation of its services and facilities is important to our customers. On occasion, disruptions in MCAN's services and facilities may occur due to reasons that may or may not be within MCAN's control or knowledge.</p> <p>MCAN will make reasonable efforts to provide notice to the public of any disruption in its services and/or facilities, including: information about the reason for the disruption, its anticipated duration and a description of alternative services and/or facilities, if any that may be available. MCAN will make reasonable efforts to provide prior notice of any planned disruptions in its services and/or facilities, if possible, recognizing that in some circumstances, including an unplanned temporary disruption, advance notice will not be possible. In such cases, MCAN will provide notice as soon as reasonably possible.</p> <p>When temporary disruptions occur to MCAN's services and/or facilities, MCAN will provide notice by posting the information in visible places, or on the company's website (<a href="http://www.MCAN.com">www.MCAN.com</a>), or by any other method that may be reasonable under the circumstances as soon as reasonably possible.</p>
<b>Assisted Devices and Measures that Assist with Accessibility</b>	<p>A person with a disability may provide their own assistive device for the purpose of obtaining, using and benefiting from MCAN's services and facilities. Exceptions may occur in situations where MCAN has determined that the assistive device may pose a risk to the health and safety of a person with a disability or the health and safety of others on its premises In these situations and others, MCAN may offer a person with disability other reasonable measures to assist him or her in obtaining, using and benefiting from MCAN's services and facilities, where MCAN has such other measures available.</p> <p>It is the responsibility of the person with the disability to ensure that his or her assistive device is operated in a safe and controlled manner at all times.</p>
<b>Support Persons</b>	<p>A person with a disability may enter premises owned and/or operated by MCAN with a support person and have access to the support person while on the premises. MCAN may require a person with disability to be accompanied by a support person while on MCAN premises in situations where it is necessary to protect the health or safety of the person with a disability or the health and safety of others on the premises. A person with a disability who is accompanied by a support person will have access to his or her support person while on MCAN premises.</p> <p>In situations where the support person will be exposed to confidential information, MCAN may require that the support person sign a confidentiality agreement.</p>
<b>Service Animals</b>	<p>A person with a disability may enter premises owned and/or operated by MCAN accompanied by a service animal and keep the animal with them if the public has access to such premises and the animal is not otherwise excluded by law. If a service animal is excluded by law, MCAN will ensure that alternate means are available to enable the person with a disability to obtain, use or benefit from MCAN's services and facilities.</p> <p>If it is not readily apparent that an animal is a service animal, MCAN may ask the person with a disability for a letter from a physician or nurse confirming that the person requires the animal for reasons relating to his or her disability. MCAN may also, or instead, ask for a valid identification card or certificate of training from a recognized guide dog or service animal training school.</p> <p>It is the responsibility of the person with disability to ensure that his or her service animal is kept in control at all times. If an employee or any other person on MCAN premises has a severe allergy to animals, which could result in health and safety concerns, MCAN will make reasonable efforts in the circumstances to meet the needs of all individuals.</p>
<b>Feedback</b>	<p>MCAN is committed to providing high quality services to all members of the public it serves. Feedback from the public is appreciated as it may identify areas that require change and encourage continuous service improvements, including improvements in the manner in which MCAN provides services to persons with disabilities.</p> <p>Feedback may be provided in person, by telephone, in writing, or in electronic format or by visiting MCAN's website (<a href="http://www.mcanmortgage.com">www.mcanmortgage.com</a>). All feedback should be directed to MCAN's Vice President, Operations.</p>

Feedback in person or by mail should be directed to;

MCAN Mortgage Corporation  
Attention: Vice President, Operations  
200 King Street West Suite 600  
Toronto, ON M5H 3T4

Feedback via email can be sent to: [cbrown@mcanmortgage.com](mailto:cbrown@mcanmortgage.com)

Feedback may also be provided by calling: 1-855-213-6226

Complaints will be handled in accordance with MCAN's current complaint management procedures.

## Training

MCAN will provide training to its employees, agents, volunteers, and to every other person who deals with members of the public or other third parties on MCAN's behalf ("MCAN Staff"), about the provision of MCAN's services to persons with disabilities. Training will include:

- The purpose and application of this policy;
- A review of the purposes and requirements of the *Accessibility for Ontarians with Disabilities Act*;
- A review of the purposes and requirements of the *Accessibility Standards for Customer Service Regulation*;
- How to interact and communicate with persons with various types of disabilities;
- What to do if a person with a disability is having difficulty accessing MCAN's services and/or facilities;
- Instruction on MCAN's policies, procedures and practices pertaining to the provision of services to persons with disabilities;
- How to use equipment or devices available on MCAN's premises, or that is otherwise provided by MCAN, to assist with the provision of MCAN's services to persons with disabilities; and
- How to interact with persons with disabilities who use assistive devices or who require the assistance of a support person or service animal.

Training will be provided as soon as practicable to current and new MCAN Staff members and whenever changes are made to MCAN's policies, procedures and practices governing the provision of its services to persons with disabilities.

MCAN will maintain records of all training conducted pursuant to this policy. These records will include the number of individuals trained and the dates on which the training occurred.

## Availability of Documents for Customer Service Standard

All documents required by the *Accessibility Standards for Customer Service Regulation*, including this policy, are available upon request by any customer.

When providing a document to a person with a disability, MCAN will provide the document, or the information contained in the document, in a format that properly takes the person's disability into account.

All documents required by the *Accessibility Standards for Customer Service Regulation*, including this policy, will be posted on MCAN's website ([www.mcanmortgage.com](http://www.mcanmortgage.com)).

## Definitions:

For the purposes of this policy,

Disability is defined and means:

- 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 developmental disability;
- A learning disability or dysfunction in one or more of the processes involved in understanding symbols of spoken language;
- A mental disorder; and
- An injury or disability for which benefits were claimed or received under the insurance plan established under the *Workplace Safety and Insurance Act*.

"Guide Dog" is defined and means a dog trained as a guide for a blind person and having the qualifications prescribed by the regulations to the *Blind Persons Rights Act*.

"Support Person" is defined and means, in relation to a person with a disability, another person who accompanies him or her in order to assist them with communication, mobility, personal care, or medical needs or with access to goods and services.

"Service Animal" is defined and means any animal used by a person with a disability where it is readily apparent that the animal is used by the person for reasons relating to his or her disability or where a person provides a letter from a physician or nurse confirming that the person requires the animal for reasons relating to his or her disability. A Service Animal includes a Guide Dog.

## Contact for clarification or questions:

Any questions about this policy should be directed to MCAN's Vice President, Operations.