RBC Insurance Multi-Year Accessibility Plan

RBC Insurance

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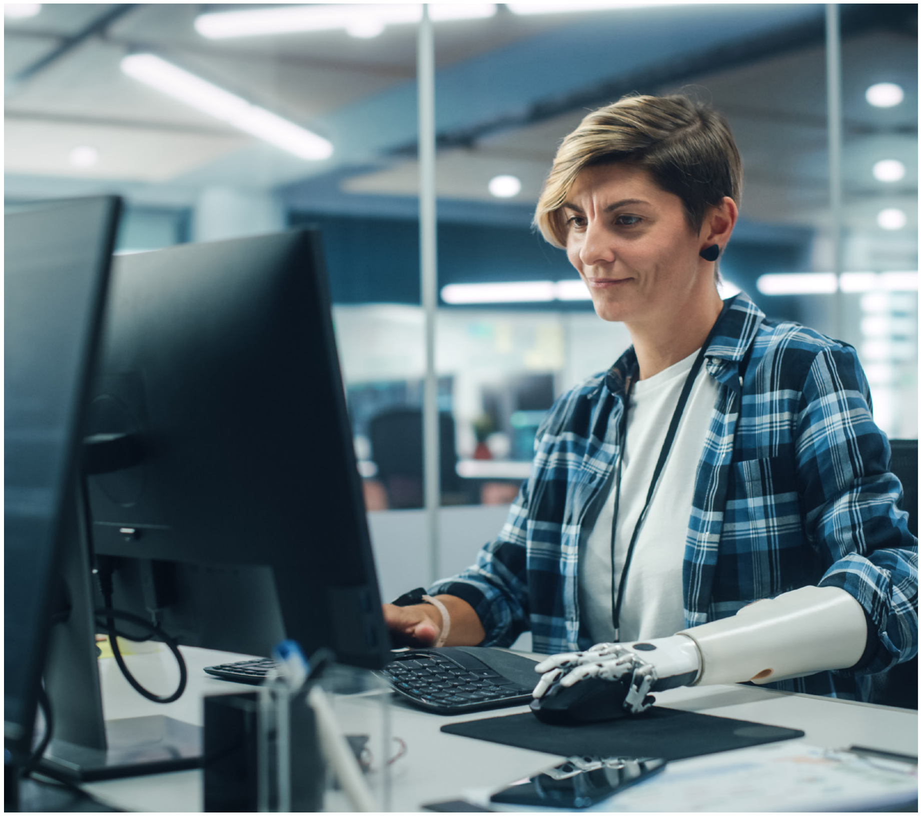
Introduction and Statement of Commitment

RBC Insurance has committed to establish, implement, and maintain, a multi-year accessibility plan ("Plan"). Its purpose is to outline our policy, strategy, and actions to prevent and remove barriers for persons with disabilities. The Plan addresses applicable legislation and encompasses RBC's overarching accessibility strategy available at **Accessibility at RBC**. This Plan will continue to evolve as we progress toward our accessibility goals and with the release of any additional applicable accessibility regulatory requirements.

The Plan is reviewed and updated in accordance with applicable regulations, is posted on our public website and is available in alternate formats, upon request.



Our Plan

Accessibility at RBC Insurance – RBC Insurance is committed to ensuring that its accessibility measures, policies and practices are consistent with applicable legislation and also align with RBC Enterprise principles. [Accessible Customer Service at RBC – RBC]

RBC Insurance is committed to:

- Providing clients with disabilities barrier-free access our products and services,
- Allowing clients with disabilities to benefit from the same services, in the same place, and in an equitable way as other customers,
- Providing a professional environment that promotes barrier-free access for all clients as required by applicable legislation,
- Providing employees and job applicants with reasonable accommodation,
- Providing information in ways that are accessible to persons with disabilities, and
- Meeting these commitments in a timely manner.

Achievements	• Developed an accessibility strategy that requires demonstrated continuous improvement to effectively adhere to regulatory requirements. • Developed internal controls and regular monitoring and testing to ensure we are always moving forward in our accessibility journey. • Developed a Digital Accessibility scorecard leveraging Enterprise tools and guidance. • Increased organizational awareness of RBC's Accessibility Policies for digital design and content. • Increased organizational awareness of RBC's Accessibility Policies to reinforce the adoption of Universal Design and provide regular reminders/ training to relevant stakeholders. • Proactively developed and published an Accessible PDF version of the Plan on our website at rbcinsurance.com/accessibility/accessibility-plan.html. • Leveraged policies already in place along with the IASR and the Ontario Human Rights Code to ensure new policies created comply with | regulatory requirements.
Actions Planned	• Review and update the Plan at least once every three (3) years (Last Published October 2025). • We will publish an updated Plan in 2028, incorporating our progress and any feedback we receive. • Our existing policies and procedures relating to accessibility will be reviewed on a regular basis and updated, as needed. • Continue to create awareness and reinforce the adoption of Universal Design through regular reminders/training to relevant stakeholders. • Communicate our Insurance Accessibility strategy. • Communicate updates of the Plan along with milestones and actions planned to demonstrate progress of our accessibility strategy.

Training

RBC Insurance is committed to:

RBC Insurance is committed to providing training to employees and contract workers on the requirements of applicable Accessibility legislation (provincial and/or federal) as it relates to persons with disabilities. Training will be provided in a way that best suits the duties of employees and contract workers as outlined by the enterprise.

Achievements	• General accessibility training program for all employees and contract workers. • This mandatory learning course is offered online, where records of completion are tracked and maintained. • Implemented internal controls to monitor compliance.
Actions Planned	• Learning & Development enhancements to mandatory training programs to improve awareness and understanding of accessibility legislation and requirements. • Whenever a regulatory amendment is made or deadline approaching, review and ensure training is re-issued in alignment with the legislation and/or RBC measures, policies and practices should there be changes. • Communicate any changes to all RBC Insurance employees and contract workers.

Information and Communication Standards

RBC Insurance is committed to:

RBC Insurance is committed to meeting the communication needs of persons with disabilities. We will continue to incorporate feedback based on consultations with persons with disabilities to determine their information and communication needs as expressed by RBC Accessibility Office.

Our "Feedback – Accessibility at RBC" page has information on how to provide accessibility-related feedback, both anonymously or transparently, as well as how to request alternative formats for RBC Insurance's Accessibility Plan.

Accessible Formats and Communications Support – At RBC Insurance, meeting the diverse needs of our clients is a top priority. Accessible formats of the Plan including Braille, Large Print, accessible PDF, audio version, or ASL or LSQ version of the document can be requested at Feedback – Accessibility at RBC page.

Upon receiving the client or employee request for an alternative format for our Plan, we will acknowledge and confirm the request. We will make the accessibility plan available to the person making a request in the requested format as soon as feasible but, at the latest: (a) 45 days after the day on which the request is received, in the case of a request for a plan in Braille or audio format; or (b) 15 days after the day on which the request is received, in the case of a request for a plan in any other format.

Achievements	• RBC Insurance has ensured that existing processes for receiving and responding to feedback are accessible to persons with disabilities by providing or arranging for the provision of accessible formats and communication supports upon request. • RBC Insurance has proactively published an Accessible PDF version of the Plan at rbcinsurance.com/accessibility/accessibility-plan.html. • RBC Insurance has taken the following steps to provide or arrange for the provision of other accessible formats, upon request, for persons with disabilities: – We provide other such accessible formats and communication in a timely manner that takes into account the person's accessibility needs due to disability. – We provide other such accessible formats and communication at a cost that is no more than the regular cost charged to other persons.
Actions Planned	• We will consult with the person requesting accessible information to identify the support or format that would remove the barrier. • Create internal awareness of the process and available alternate format options.

Accessible Applications and Web Content

RBC Insurance is committed to:

RBC Insurance is committed to ensuring our internet applications or websites and web content conform with current Web Content Accessibility Guidelines (WCAG 2.1 AA, or higher), except where meeting such requirements is not practicable, to meet digital accessibility requirements under Accessibility for Manitobans Act (Accessible Information and Communication Standard Regulation):

Achievements	• Introduced a digital accessibility scorecard process within Insurance to assess digital application barriers, identify accessibility issues and plan for remediation. • Established a tactical working group to perform current-state analysis of application-level accessibility testing defining technology roadmaps to close accessibility gaps. • All new internet websites and web content created will conform with current Digital Accessibility standards. (WCAG 2.1, Level AA, or higher) • Existing internet websites and web content are being monitored and updated where required, to meet or exceed compliance with current standards. • We have posted resources on our Intranet for employees and contract workers to use in order to meet this requirement. • We have ensured that all employees and contract workers involved in the development of our internet websites and web content are aware of and have access to developer guidelines and best practices for meeting this requirement. • We have ensured that all employees and contract workers involved in the testing of our internet websites and web content are aware of and have access to the testing guidelines and best practices for meeting this requirement.
Actions Planned	• RBC Insurance will ensure that new website and content are accessible to persons with disabilities by continually testing and updating to ensure conformance with Web Content Accessibility Guidelines (WCAG 2.1, Level AA or higher). • We will design, develop, and test our technology solutions so they conform with current digital accessibility standards. • We will implement regular scorecard updates as we continue to define/refine our testing efficiency goals. • We will conduct monitoring and testing of our internal controls.

Self-Service Kiosks

RBC Insurance is committed to:

RBC Insurance is committed to ensuring employees have regard to the needs of persons with disabilities when procuring or acquiring self-service kiosks:

Achievements	• RBC has reviewed all locations and confirmed that kiosks are not in use at this time. • Accessibility questions pertaining to the accommodation of persons with disabilities are available for inclusion in Request for Information (RFI) and Request For Proposal (RFP) procurement templates.
Actions Planned	• RBC will ensure that, should kiosks be introduced in the future, any changes since the initial review and employees.

Temporary Disruptions

RBC Insurance is committed to:

RBC Insurance is committed to providing general notifications of service interruptions, planned or unexpected, in all the facilities or services used by clients and employees. Notices may include the anticipated duration of the disruption and a description of alternative facilities or services, if available.

Notices will be placed where applicable and may include RBC Insurance websites.

Actions Planned	• Review temporary disruption plan to assess where improvements can be made to ensure an effective application of any temporary disruption process.

Employment Standards – Recruitment

RBC Insurance is committed to:

We are committed to fostering an inclusive and supportive workplace where we embrace a wide range of qualities and fresh perspectives that candidates bring to RBC.

At RBC Insurance, we support persons with disabilities throughout the talent lifecycle by striving to ensure job descriptions are clear, specific and skills based and by offering accommodations to all candidates during the application and interview processes.

Achievements	RBC has taken the following steps to accommodate persons with disabilities during the recruitment, selection, and hiring processes. • When requested, we will accommodate persons with disabilities throughout the talent lifecycle. • RBC actively uses the Career Edge Internship program to recruit and onboard Persons with Disabilities • Strive to ensure RBC job application sites comply with current accessibility standards, which are based on the World Wide Web Consortium (W3C) Web Content Accessibility Guidelines.
Actions Planned	• Our accommodations policies will be reviewed on a regular basis for any updates required to the process, as needed.

Informing Employees of Supports

RBC Insurance is committed to:

RBC Insurance is committed to informing all employees of policies that support employees with disabilities, including, but not limited to, policies on the provision of job accommodations that take into account an employee's accessibility needs due to a disability.

Achievements	• RBC Insurance has incorporated the requirement to prevent and remove other accessibility barriers that are identified into HR Policies. These policies have been socialized with and made available to all employees and people managers. • Informed current employees and new hires of RBC Insurance's policies on the provision of job accommodations that take into account an employee's need due to disability. • Provide information under this section as soon as practicable after the new employee begins employment, specifically during the onboarding process. • Keep employees up to date on changes to existing policies on job accommodations with respect to disability. • Where an employee with a disability so requests it, RBC Insurance will provide or arrange for provision of suitable accessible formats and communications supports for: – Information that is needed in order to perform the employee's job. – Information that is generally available to employees in the workplace. • In meeting the obligations to provide the information that is set out in the paragraph above, RBC Insurance will consult with the requesting employee to determine the suitability of an accessible format or communication support.
Actions Planned	• Our accommodations policies will be reviewed on a regular basis for any updates required to the process, as needed.

Documented Individual Accommodation Plans/Return to Work Process

RBC Insurance is committed to:

RBC Insurance is committed to incorporating new accessibility requirements to ensure that barriers in accommodation and return to work processes are eliminated and corporate policies surrounding accommodation and return to work are followed, where applicable. RBC Insurance's existing policies and processes include steps that RBC Insurance will take to accommodate an employee with a disability and to facilitate an employee's return to work after absenteeism due to disability or injury.

Achievements	• Reviewed and assessed the existing policies and processes to ensure that they included steps for the development of a documented individual accommodation plan for employees with a disability if such plans are required. • Ensured that the process for the development of documented individual accommodation plans included the following: – How employees requesting accommodations can participate in the development of the individual accommodation plan. – How the employee is assessed on an individual basis. – How RBC Insurance can request an evaluation by an outside medical or other expert, at the employer's expense, to assist the employer in determining if accommodation can be achieved, and if so, how accommodations can be achieved. – Steps taken to protect the privacy of the employee's personal information. – The frequency with which the individual accommodation plan will be reviewed and updated, and how it will be done. – If an individual accommodation plan is denied, how the reasons for the denial will be provided to the employee. • Ensured the individual accommodation plan included: – Any information regarding accessible formats and communications supports provided by RBC Insurance, if requested. – Individualized workplace emergency response information that is required. – Any other accommodation that is to be provided. • Ensured that the return-to-work process as set out in existing policies outlines the steps RBC Insurance will take to facilitate the employee's return to work after a disability-related absence or injury, outlines the development of a written individualized return to work plan for such employees, and if required the use of individual accommodation plans, as discussed above, in the return-to-work process.
Actions Planned	• Our accommodations policies will be reviewed on a regular basis for any updates required to the process, as needed.

Performance Management, Career Development and Redeployment

RBC Insurance is committed to:

RBC Insurance is committed to taking into account the accessibility needs of employees with disabilities, as well as individual accommodation plans when:

- Using its performance management process in respect of employees with disabilities.
- Providing career development and advancement to its employees with disabilities.
- Redeploying employees with disabilities.

Achievements	• Reviewed, assessed, and modified existing policies, procedures, and practices as necessary to ensure the accessibility needs of employees with disabilities are met. • Ensure we take the accessibility needs of employees with disabilities and, as applicable, their individualized accommodation plans into account when: – Assessing performance, – Managing career development and advancement, and – Redeployment is required. • Reviewed, assessed, and modified if required existing processes to ensure that performance management process and tools take into consideration the accessibility needs of employees with disabilities. • Ensured we take into account the accessibility needs of employees with disabilities when providing career development and advancement to its employees with disabilities: – Provide people managers with appropriate support to assist in the career development of their employees with disabilities. • Develop and document redeployment process for employees with disability in conjunction with the individualized accommodation plans.
Actions Planned	• Our accommodations policies will be reviewed on a regular basis for any updates required to the process, as needed.

Feedback and Escalation

RBC Insurance is committed to:

RBC Insurance is committed to meeting and surpassing clients' expectations. We are constantly looking for ways to improve the experiences of clients and employees with disabilities. If you have feedback about our Plan, please share your thoughts by emailing us at accessibility@rbc.com.

This feedback will be used to shape the continuous improvement of our accessibility commitments, programs, processes, and initiatives.

Our "Feedback – Accessibility at RBC" page also has information on how to provide accessibility-related feedback, both anonymously or transparently, as well as how to request alternative formats for RBC Insurance's Accessibility Plan.

Achievements	• We monitor and respond to feedback regularly from employees and clients. • We conduct consultations to better understand the experiences of PWD employees. • We identify opportunities to enhance accessibility through feedback received.
Actions Planned	• Continuous improvement of Accessibility plans based on client feedback and legislative requirements in response to changing conditions. • Reinforce messaging to ensure RBC Insurance Units are familiar with the feedback process to guide clients accordingly. • Listen and respond with empathy by viewing the situation from the client's perspective.

For More Information

Clients and employees can request an alternative format of the Plan by completing our online form (rbc.com/accessibility/feedback.html), calling 416-216-1206 or toll-free 1-888-994-9004 (we also accept calls through IP or video relay services) or sending us a request by mail to the attention of the Accessibility Office at 200 Bay Street, 11th Floor, North Tower, Toronto, ON M5J 2J6.

Clients or employees can request the following alternative formats: Braille, Large Print, accessible PDF, audio version, or ASL or LSQ version. RBC Insurance has proactively developed an Accessible PDF version of the Plan available on our website at:

rbcinsurance.com/accessibility/accessibility-plan.html.

RBC's Accessibility website

Insurance

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