DRAFT ACCESSIBILITY STANDARD GUIDELINES FOR INFRASTRUCTURE AND SERVCIES IN GIPSA MEMBER COMPANIES IN PURSUANCE OF THE PROVISIONS OF RPwD ACT, 2016

Introduction

Financial services play a necessary and important role in societies by enabling access to products, resources, and services, enabling savings and asset creation, and facilitating economic self-sufficiency. Access to financial services for all is a necessity in today's world not simply at the community or household level, but at an individual level, to open doors to insurance/ banking and other financial services. Access to and inclusion in financial services is crucial to poverty reduction and participation in economic prosperity and growth and development

The increasing pervasiveness of technology in the delivery of financial services and the disruption of traditional channels of delivery through 'FinTech' (technology for financial service delivery) have generated new enthusiasm and newer ways for reaching out to persons who remain uninsured. Similarly, the increasing nature of services now available through technology has triggered growing demand among persons who remained marginalized from traditional paper-based insurance services, as well as calls to ensure that they do not in turn create new barriers to access.

Accompanying this growth spurt in technology, there has also been an increasing recognition of the rights of persons with disabilities and the utmost importance of providing equal access to them to all services, including financial services.

Public Sector General Insurance Companies (PSGICs), viz., National Insurance Company Ltd., The New India Assurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd., are committed to make themselves accessible for Persons with Disabilities (Divyangjan) as part of "Sugamya Bharat Abhiyan" or "Accessible India Campaign" of Government of India.

These Harmonised guidelines aim to make insurance services of Public Sector General Insurance Companies accessible to the persons with physical disabilities in compliance with RPwD Act, 2016.

2) **Accessibility to Office**

I. PSGICs resolve to initiate steps to study and implement as far as possible, features of accessibility in built environment, namely

OUTDOOR FEATURES	INDOOR FEATURES
i. Accessible route/approach	iv. Accessible reception;

ii. Accessible Parking - Reserved parking near entrance	v. Accessible corridors and tactile flooring;
iii. Accessible entrance to building – ramp;*	vi. Accessible lifts with Braille; auditory commands;
	vii. Staircases with durable handrails;
	viii. Accessible toilets;
	ix. Accessible drinking water provision;
	x. Auditory and visual signage

* However, in cases where it is impracticable to provide such ramp facilities, whether permanently fixed to earth or otherwise, this requirement may be dispensed with, for reasons recorded and displayed in the office concerned.

In this regard, the endeavour shall be to meet the following prescribed standards:

ROUTE/ PATHWAY	900mm - 1800mm, anti-skid surface, tactile path, signage, well lit, unobstructed.
PARKING	5000mm X 3600mm, within 30m of entrance, transfer bay, connected to accessible route, vertical and on floor signage.
ENTRANCE	900 - 1800mm width, ramp with gradient 1:12 and double height rounded handrail, anti-skid and colour contrasted flooring, main door width of 1000 mm, prominent signage.
CORRIDOR	1500mm to 1800mm wide, anti-skid surface, tactile path, well-lit, unobstructed by chairs/plants, doors should not open on to corridors
RECEPTION	Low height counter (750-800mm) with 750-900mm width and leg space of 800mm height and 480 mm depth below the counter, information of accessible features, alternative media for communication - induction loop, braille, audio, etc.
LIFTS/ ELEVATOR	900 mm wide door with warning tiles at the entrance, 1500mm X 1500mm lift car size, braille buttons, auditory information and digital display, grab bars on three sides, alarm button, mirror on rear wall.
TOILET	2000mm X 2200mm area, grab-bars for use by left and right handed persons, 900mm door (double swing or outside opening), anti-skid floor, emergency button, latches (also middle, base), easy to operate handles and

	lever type taps with long neck, no chaukhat.
STAIRCASE	Colour contrasting strips on the steps, double height rounded handrails (38 - 45mm diameter, 50mm gap from wall), warning tiles at beginning and end.
DRINKING WATER FACILITY	Double height (750-800mm) fountain type easy to operate taps, leg space below counter (300mm), no step or platform else ramp to be provided.
SIGNAGE	Directional and informational, high contrast, easy to understand, prominent and unobstructed locations, standardized, alternative formats - braille, audio output, tactile maps/boards, anti-glare matte material, durable quality.

II. PSGICs offices to provide all practical assistance to the visually challenged and other Persons with Disabilities, for availing general insurance facilities. In this regard, the offices will be advised to:

(i) To accept communications made at any operational office of the respective company chosen by the person with disability as nearest approach centre. It will be duty of the office, so chosen by the disabled person, to forward his communication to the dealing office.

(ii) Additional facilities like reading and filling up of proposal forms, claim forms, discharge voucher etc. to be provided to a visually impaired customer. The dealing officer / Manager of the office should read out the rules of business and other terms and conditions in the presence of a witness, if required by the customer.

(iii) Magnifying glasses will be provided in all PSGICs offices for the use of persons with low vision, wherever they require for carrying out insurance transactions with ease. The branches should display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities.

(iv) To sensitise the employees on requirements of the RPwd Act for the facilities to be provide to persons with physical disabilities; through various training programmes.

3) **Building Construction of Offices:**

Office buildings to be constructed as per standard for public buildings as specified in the "Harmonised Guidelines and Space Standards for Barrier Free Built Environment for Persons with Disabilities and Elderly Persons as issued by the Government of India, Ministry of Urban Development in March, 2016" so as to provide :

I. Widening doorways to allow a wheelchair to pass through easily.

II. Replacing steps with ramps.

III. Relocating light switches and door handles to a level that considers people who have difficulty in reaching.

IV. Putting in place audio-visual fire alarms; and other prescribed standards.

4) **Doorstep Delivery of Service**

  Option of home collection of documents of insurance as well as claims, for persons with disabilities, shall be studied and implemented in practical feasibility.

5) **Information and Communication Technology**

Accessibility barriers can be easily overcome through Web Technologies.

The fact is that millions of internet users have special needs, disabilities, and impairments that can make it difficult or even impossible for them to use certain types of websites. By designing web sites in manner that makes it user friendly for them is an essential mandate under RPwd Act, 2016.

While there are a lot of disabilities and conditions that can affect the way people use websites, some of the most common categories of impairments are:

- Visual Impairment: This includes a partial or total inability to see or to perceive color contrasts.
- Hearing Impairment: Some users have a reduced ability to hear.
- Motor Skills/Physical Disabilities: Users may have difficulty moving parts of their bodies, including making precise movements (such as when using a mouse).
- Photosensitive Seizures: Conditions such as epilepsy can cause seizures that are often triggered by flashing lights.

- Cognitive Disabilities: There are also many conditions that affect cognitive ability, such as dementia and dyslexia

To make the online Web Services / Mobile App Services accessible to Persons with disabilities, PSGICs commits to follow the specified guidelines for Indian Government websites, as adopted by Department of Administrative Reforms and Public Grievances, Government of India; and mandated under Chapter VI of the RPwd Rules, 2017. Further, the following features will be endeavored to be met in the web portals for ease of accessibility:

1. **Skip to Main Content:** Quick access to the core content on the page is provided without going through repetitive navigation using the keyboard.

2. **Icons:** Text has been supplemented with icons, wherever appropriate to enable users with learning disabilities understand the information easily. Icons have been provided along with text labels for key navigation options as well as important features, such as print, email etc.

3. **Accessibility Options:** Options to change the size of the text, set a color scheme and increase the text spacing are provided.

4. **Identification of file type and file size:** Information about alternate file types, such as PDF, Word, Excel along with the file size has been provided within the link text to help users identify the same. In addition, icons for different file types have been provided with the links. This helps users in deciding whether they wish to access the link. For example, if a link opens a PDF file, the link text specifies its file size and file type.

5. **Headings:** The Web page content is organized using appropriate headings and subheadings that provide a readable structure. H1 indicates the main heading, whereas H2 indicates a subheading.

6. **Titles:** An appropriate name for each Web page is specified that helps you to understand the page content easily.

7. **Alternate Text**: Brief description of an image is provided for users with visual disability. If you are using a browser that supports only text or have turned off the image display, you can still know what the image is all about by reading the alternate text in absence of an image. In addition, some browsers display the alternate text in the form of a tooltip when the user moves the mouse pointer over the image.

8. **Consistent Navigation Mechanism**: Consistent means of navigation and style of presentation throughout the Website has been incorporated.

9. **Keyboard Support**: The website can be browsed using a keyboard by pressing the Tab and Shift + Tab keys.

10. **Customized Text Size:** The size of the text on the Web pages can be changed either through the browser, through the Accessibility Options page or by clicking on the text sizing icons present at the top of each page.

11.**Adjust contrast scheme**: The website provides different schemes to enable users with visual impairments, such as low vision and color blindness to view the web page information with ease. Facility available for changing the contrast of the web pages.

12.**Increase text spacing:** Accessibility Options page provides with an option to increase white space between words. White space can be increased upto two levels. This option is helpful for users with visual and learning impairments who find it difficult to read the information which is presented using little white space between words.

PSGIC'S CODE OF CONDUCT FOR DIFFERNETLY ABLED PERSONS

- **We will make our best efforts to make it easy and convenient for you to insure with us. This will include making convenient policies, products and services for you.**

- **We will endeavor to develop systems and procedures to improve access to general insurance services by you.**

- **We will endeavor to make physical access to our offices convenient for you.**

- **We will sensitize our staff interacting with you to assist you in carrying out your general insurance transactions**.

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SUGGESTIONS/OPINIONS ARE INVITED AT THE FOLLOWING ADDRESS/E-MAIL, LATEST BY 27.06.2022:

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