

## **Accessibility Standards and Guidelines for infrastructure and services in Insurance Sector**

### **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 merely 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 uncovered. The increasing nature of services now available through technology has triggered growing demand among persons who remained marginalized due to traditional paper-based services. It also calls to ensure that new barriers to access are not created.

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.

Insurance sector is committed to be a part of "Sugamya Bharat Abhiyan" or "Accessible India Campaign" of Government of India. These Harmonized guidelines aim to make insurance services accessible to the persons with physical disabilities in compliance with the Rights of Persons with Disabilities Act 2016 (RPwD Act).

**A. Infrastructure accessibility:** Harmonized guidelines and Standards of Universal Accessibility in India, 2021 as amended from time to time, issued by the Ministry of Housing and Urban Affairs shall be followed in respect of every building owned, operated/ used and /or managed in the insurance sector.

### **B. Service accessibility:**

- a) Home collection/ delivery of insurance and /or claim documents, for persons with disabilities, through insurance agents/ by post/ courier/electronic means etc.
- b) Insurance offices to provide all practical assistance to persons with disabilities, for availing insurance facilities to ensure that no person with disability is denied access due to non-availability of accessibility in services. In this regard, the offices are advised to:
  - i) 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 person with disability, 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 persons with disabilities. 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 insurance 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.

### **C. Information and communication technology accessibility:**

- a) In recent years, digital technologies have increasingly contributed to economic growth and citizen empowerment. These technologies have become ubiquitous in everyday life and enable people to access various services from the comfort of their homes.
- b) Government has established web presence through multiple websites, web portals, web applications and mobile apps that offer information and services to the public. However, inconsistency in conventions, layout standards, navigation strategies and technologies adopted can reduce the effectiveness of websites/apps. Indian Government Websites should conform to the essential prerequisites of UUU trilogy i.e. Usable, User-Centric and Universally Accessible. They also form the basis for obtaining Website Quality Certification from STQC (Standardisation Testing Quality Certification), an organization of Ministry of Electronics & Information Technology, Government of India.
- c) Web accessibility means that people with disabilities can also perceive, understand, navigate, and interact with the Web. It encompasses all disabilities that affect access to the Web, including visual, auditory, physical, speech, cognitive, and neurological disabilities. Thus, the impact of persons with disabilities is radically changed on the Web because the Web removes barriers to communication and interaction that many people face in the physical world. The Website and apps should be designed and developed in such way that they are accessible by all people, whatever may be their hardware, software, language, culture, location, or physical or mental ability. Accessibility is crucial for meeting the requirements of the RPWD Act, 2016 to create a more inclusive digital environment, and covers internationally accepted guidelines on accessibility.
- d) Website standard as specified in the standard for Indian Government Websites

(GIGW) as amended from time to time, as adopted by Department of Administrative Reforms and Public Grievances, Government of India shall be followed.

- e) Documents to be placed on websites shall be in electronic publication (ePUB) or Optical Character Reader (OCR) based pdf format.
- f) Websites, apps, information and communication technology based public facilities and services, electronic goods and equipment which are meant for everyday use, information and communication technology based consumer products and accessories for general use with persons with disabilities, and other products and services which are based on information and communication technology, shall comply with the Indian standards IS 17802 (Part 1), 2021 and IS 17802 (Part 2), 2022, published by the Bureau of Indian Standards vide notification numbers HQ-PUB013/1/2020-PUB-BIS(278), dated the 24th December, 2021 and HQ-PUB013/1/2020-PUB-BIS(358), dated the 4th May, 2022, respectively as amended from time to time.