FAIRFAX FINANCIAL HOLDINGS LIMITED

Accessibility for Ontarians with Disabilities Act, 2005

Accessibility Standards – Policy Statement

Purpose

We are committed to the fullest extent realistically possible to ensuring that people with disabilities have the same opportunity of access to our services in a similar way as these services are available to all others we serve and are committed to meeting, in a timely manner, the accessibility needs of people with disabilities in the provision of services, including those related to information and communication.

Scope and Responsibility

This policy applies to all operational policies and procedures in all facilities within Fairfax Financial Holdings Limited ("Fairfax") and applies to all members of Fairfax, including employees, and is for the benefit of these individuals and visitors. The Office Manager (with the support of management) on behalf of Fairfax, is responsible for monitoring the implementation of this policy.

Legal Framework

The responsible Ontario government authority has advised as follows: "The Accessibility for Ontarians with Disabilities Act, 2005 ("AODA") was created to make Ontario accessible for persons with disabilities. The aim of this law is to create a province where all individuals can fully participate in both personal and professional barrier-free activities. Ontario's businesses, organizations, and communities are working together to become more accessible and inclusive to people with disabilities."

Assistive Devices

We will ensure that our staff is trained and familiar with various assistive devices we have on site or that we provide that may be used by individuals with disabilities while accessing our premises.

For meetings and public events that may be attended by people with disabilities who use mobility aids and devices or have other facility-related needs, we will only use facilities which are accessible for such individuals.

Communication

We are committed to meeting the communication needs of people with disabilities. Upon request, we will provide in accessible formats or with communication supports any information and communications materials that we provide relating to our facilities or any of our services. We will consult with the person making such a request to determine the format that will best suit that person's individual needs.

Use of Service Animals and Support Persons

We welcome people with disabilities who are accompanied by a service animal or a support person. We will ensure employees are properly trained on how to interact with people who are accompanied by a service animal or a support person.

Notice of Temporary Disruption

We will inform individuals if there is a planned or unexpected disruption in the facilities or services usually used by persons with disabilities. This notice will include information about the reason for the disruption, how long it may last, and what alternative services or facilities are available.

This information will be posted on our website at www.fairfax.ca. If individuals are expected, we will do our best to inform them in advance of any disruption and any alternative measures to be taken, including waiting outside our offices for those visitors to help them as needed.

Training

We will provide training for employees so they understand their responsibilities, entitlements, how to interact and communicate with individuals with disabilities, and how to respond to requests for accessibility and accommodation. Training will be provided in a way that best suits the duties of employees, volunteers and other staff members and will include training with respect to Ontario's accessibility laws and on the accessibility aspects of the Human Rights Code applicable to persons with disabilities.

We will maintain and update a training package for employees and will keep records of the dates on which the training has been provided as well as the number of individuals trained.

Employment

We will notify our staff that, when requested, we will, in accordance with this policy, accommodate disabilities during recruitment and assessment processes and when people are hired. If needed, we will provide customized workplace emergency information to employees who have a disability. If using performance management, career development and redeployment processes, we will take into account the accessibility needs of employees with disabilities.

Feedback process

Any employee or any member of the public who wishes to provide (1) feedback on the way we provide services to people with disabilities, or (2) general feedback regarding our accessibility procedures can contact us by phone at 416-367-4941. Alternatively, feedback may be sent by letter to:

Fairfax Financial Holdings Limited 95 Wellington Street W., Suite 800, Toronto, ON M5J 2N7 Attention: Office Manager

All feedback, including complaints, will be directed to the Office Manager.

The Office Manager will review the feedback, consider fairly whether it warrants investigation, and if it does, investigate the situation, attempt to resolve it, and provide a response within fifteen (15) business days of receiving the feedback.

Availability of Policy

This Accessibility Policy will be available to the public on our website at www.fairfax.ca. Paper copies of this Accessibility Policy are available in reasonable numbers upon request by contacting our Office Manager at 416-367-4941.

Modifications to this or other policies

We are intent that our internal policies, procedures and practices respect and promote the dignity and independence of people with disabilities. Therefore, no changes will be made to any Fairfax policies before considering the impact on individuals with disabilities. Furthermore, in the event that any of our policies are found not to respect and promote the dignity and independence of people with disabilities, such policies will be modified or removed.