



Fostering disability inclusion at Allianz

 Because we're
all **unbelievable!**

Being inclusive: practical tips – **Module 3**

2023 Edition

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Introduction

First and foremost, **we hope you are well in this moment.** As this guide is being composed, we find ourselves – across the world – in unprecedented times. With this in mind, **we appreciate you taking the time to learn more about Disability inclusion.**

Disability inclusion, together with gender, ethnicity, sexual orientation, age, and social background is **part of our Inclusion and Diversity strategic agenda.** And as for other Inclusion and Diversity (I&D) topics, it can sometimes be difficult to talk about disability: it is a highly personal topic, sometimes not visible, and that still suffers from many misconceptions.

Everybody is likely to experience disability either directly or have a family member who does at some point in their life. According to the World Health Organization, **persons with disabilities constitute about 15% of the world's population.** This is around one billion people or **1 in 7 of us.** Such a big number makes people with disabilities **the world's largest minority** that faces social, economic, and cultural barriers in accessing full and effective participation in society.

People with disabilities represent a vastly untapped source of talent, creativity and potential. Yet the statistics suggest that people living with disabilities are among the most marginalized populations in the world in terms of employment and educational opportunity. .



Removing the barriers facing people living with disability isn't just the right thing to do – we believe that creating equality of opportunity will unlock a huge pool of talent. It also gets to the heart of the ambition to “**leave no one behind**” – and could contribute to the five [Sustainable Development Goals](#) which explicitly reference disability and to the wider sustainable development agenda.

Therefore, it is crucial to educate ourselves **about disability, challenge misperceptions, understand how we can better support colleagues, family members, and friends with disabilities** and ensure we provide a safe space where colleagues feel comfortable not to hide a disability and can contribute to their full potential to our firm and client's success.

Indeed, only when people feel confident to talk openly about their disabilities and request the accommodations, they need to carry out their roles effectively, we can unlock the full potential of talents with disabilities.

We’re conscious that **disability, mental health, and well-being are understood and discussed in different ways around the world**. When creating this guide, we’ve made sure to use a language that is clear and appropriate for all our diverse cultures. As awareness, attitude and language vary, it’s easy to let the fear of saying the wrong word hold you back. However, our experiences have shown us the importance of taking action to drive positive change.

We hope that this **“Because we’re all unbelievable” series made of 3 mini-guides** (“Understanding visible and non-visible disabilities”, “Changing perspective on disability”, “Being inclusive: practical tips”) will help us to **build a common understanding about disability, break down**

myths and challenges to help create a globally inclusive and accessible environment for our employees, clients, and communities.

Thanks for being with us in our journey towards becoming a more accessible and disability-inclusive company.

The Allianz Beyond Network

Allianz Beyond



Disability inclusion: how to...

... Relate to persons with disabilities?

Persons with disabilities are not a homogenous group. **Each type of impairments has distinct peculiarities and needs**. And everyone, like every person without disabilities, has their likes and dislikes. Therefore, it is good to **be aware about what the preferences are for an individual, rather than assume**.

However, in general:

- Do not stare at persons with disabilities too much. Like everyone, it makes people uncomfortable.
- Avoid pity. Pity is a negative attitude.
- Communicate directly with the person, even when they are accompanied by an assistant.
- Ask before you render assistance. Unsolicited help may threaten the person’s dignity and security.
- Avoid ‘heroic’ praises. It signifies that you have a lower expectation of them.

... Communicate with persons with a visual impairment?

- Identify yourself so the person with the visual impairment knows who you are.
- Inform them if you are moving away. Do not leave



without telling them that you are leaving.

- Describe the space you are in as well as any things you see to the person.
- Be specific in your descriptions. Say, “the table is in front of you”, NOT “the table is here”.
- Avoid comments like ‘over there’ when giving directions. Rather be specific to direct them to their right or left (and not your right or left).



- When you are in a group, tell them who is present, or let the group members introduce themselves.
- When conversing in a group setting, address persons by their names.
- When you are talking in a group, use the person's name when you are directing the conversation to him or her.
- Always talk directly to the person. Do not use a third person to answer your questions.
- Do not move things or leave things on the floor where someone can fall over them.
- Speak naturally and clearly. There is no need to shout.
- Avoid noisy places so that he or she can hear you clearly.
- Always ask first if the person wants help. Do not help someone without asking them first.
- For people with low vision use clear signs and documents. These can be in large letters or with letters that you can feel.
- For blind people who can read braille, you should give written information in braille.
- When preparing printed information for persons with low vision, ask them their preferred formats for personal documents. General information is usually given in Arial 18 point bold.
- Do not provide email attachments or files to be read on a computer in PDF or PowerPoint formats. Use Word document or html. Presently, accessible PDF files are emerging but this is not always systematic.
- Do not be surprised to hear or scared to use phrases like 'I will see you'. People who cannot see use such phrases, too.
- If you are at a table together for a meal, give a description of the food. If possible, describe where what is on the plate.
- Do not play with or remove the cane of a person who is blind from where s/he places it. If it is unavoidable for

you to place the cane elsewhere, remember to inform the person.

- Do not play with a guide dog without the owner's permission. It is a distraction. The dog is on duty!
- Avoid revolving doors. On stairs or escalators, assist by putting their hand on the railing, if they wish so. Let the person know whether the stairs / escalators are going up or down. Allow them a choice between stairs, escalators, or lifts.

Specific skills to guide a blind person:

- Walk alongside and slightly ahead of him/her. Do not hold the person's hand. Allow him/her to hold your arm.
- Bend your arm to your back when passing through a narrow space. S/he will get directly behind you to avoid obstacles.

... Communicate with persons with speech difficulties?

- Allow time for the person to speak. He may speak slower than you are used to.
- Avoid the urge to interrupt or complete the sentence for the person.
- Do not take over the conversation.
- If you do not understand what the person said, ask for repetition.
- Do not pretend you have understood if you haven't.
- Ask if there is somebody close by who may be able to interpret.
- If despite all you are unsuccessful, ask if the message is urgent.

... Communicate with deaf or people with hearing difficulties?

- Get the attention of the deaf person. Position yourself where they can see you. If they do not react, gently touch their arm or shoulder, or wave.
- Face the person. People with hearing disabilities want to see your face so they may read your lips and see your facial expression. Get on the same level as the person (e.g., sit if the person is sitting). Do not put your hand in front of your face.
- Talk slowly to someone who has partial hearing.
- Stand nearby so the person who is hard of hearing may hear you in the best possible way.
- Move to a quiet area so there is no or little background noise.
- Position yourself, the person, and (if present) their interpreter in a place where there is adequate lighting.



- Speak clearly and at usual volume. Do not shout.
- Check if the person has understood, for example by asking feedback.
- Reword instead of repeating your sentence if they do not understand you the first time.
- Repeat key messages. E.g., by writing them down.
- Use facial and body expressions to support what you say.
- Speak directly to the person. Do not direct your speaking to the family member or interpreter of the deaf person.
- Provide information in writing if the person can read and write. Have pen and paper with you just in case you need to communicate in writing.
- Prefer sending text messages instead of calling or ask the person how he or she prefers to communicate.
- Feel free to use phrases like “did you hear”.

... Communicate with someone with a physical impairment?

- Address the person who has a physical impairment, not his or her companion.
- Try to place yourself at eye level with the person (i.e., sitting in a chair or kneeling down). Particularly if you are engaged in a long conversation!
- Don’t lean on a wheelchair or other assistive device. Treat the wheelchair as part of their body space.
- Do not give your items to a wheelchair-user to carry for you.
- Do not condescend to a person in a wheelchair by treating him or her childishly, such as patting on the head or shoulder.

- Ask if the person would like your assistance pushing the wheelchair.
- If a person is having a problem with opening a door, offer to assist.
- Ensure a clear pathway to intended destinations, and at meetings and restaurants, make a chair-free space at tables for a wheelchair-user to sit.
- When telephoning a person, let the phone ring long enough to allow time to reach the phone.
- Do not avoid words like ‘run’ or ‘walk’: wheelchair users use them too.
- Do not remove people’s assistive devices (e.g., crutches, wheelchairs, artificial limbs) from where they have placed them. If you do temporarily, remember to return them to where the person has placed them initially.



... Communicate with persons with cognitive disabilities?

- Keep in mind that there are different degrees of intellectual impairments, and some people function at higher levels than others.
- Be genuine.
- Take time and create trust first for the person to feel comfortable with you.
- Speak clearly and use short sentences and easy words.
- Use pictures or other visuals.
- Do not use a childish voice or exaggerate.
- Use easy-to-read material with simple messages and short sentences.
- Have a quiet and calm place for talking.
- Take your time and don’t hurry.
- Use gestures and facial expressions. For example, look sad when you are talking about being unhappy.
- Be patient if the person also has a speech impairment.
- Check with the person if they understand what you are saying. If not, repeat yourself or reword your sentence, and check if your language is simple enough.

... Communicate with people with psychosocial disabilities?

- Set time aside in an open and non-judgmental space with no distractions.
- Let them share as much or as little as they want to and lead the discussion at their own pace. Don’t put pressure on them to tell you anything they aren’t



ready to talk about. Talking can take a lot of trust and courage. You might be the first person they have been able to talk to about this.

- Listen carefully to what they tell you. You don’t have to agree with what they are saying, but by showing you understand how they feel, you are letting them know you respect their feelings.
- Offer them help in seeking professional support and provide information on ways to do this.
- Know your limits. Ask for help or signpost if the problem is serious. If you believe they are in immediate danger or they have injuries that need medical attention, you need to take action to make sure they are safe. Direct them to your Employee Assistance Programme and/or HR.

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