


Our differences make a difference



**Understanding disability to create a
better working environment.**

Banking that matters. |  **UniCredit**

Judge me on my abilities, not my disability

People with disabilities

1 BILLION
Worldwide*

70 MILLION
In Europe**

4 MILLION
In Italy***



One in ten people in the world has a disability.

The United Nations estimates that amounts to around 1 billion people.

People with disabilities are a minority group that any one of us could suddenly become a part of, maybe through an accident or just the advancing years... It's time to recognize that fact.

*Source WHO - World Health Organization, 2019

**Source EDF - European Disability Forum, 2019

***Istat, 2019

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Welfare with us, for us



UniCredit Welfare: We Matter

Our people are UniCredit's real **value**, which is why we want to create an increasingly **positive** and **unique** working environment, where everyone can contribute their best and have their needs met.



Respect

Respect is the **value** that inspires our day-to-day activities and underpins our **Welfare policies**.



Listening

We are building an **inclusive culture**, based on respect for diversity and listening to needs.



Quality of life

That's why we put the **wellbeing** and **quality of life** of each and every one of us at the heart of our strategy – both **personally** and **professionally**.

**Disability
Manager**

UniCredit was the first in the Italian banking sector to establish the role of Disability manager, to support and value colleagues with disabilities.

This document offers an initial contribution to better understanding the main disabilities and encourage the adoption of correct and constructive conduct towards colleagues, but also customers and acquaintances with disabilities.

All diversity is valuable from a human and business point of view. It enriches our environment with different points of view and stimulates engagement, promoting innovation. We want to contribute to building an inclusive culture where every individual feels welcome and feels they can make their contribution and make a difference.



Francesca Bonisi Magnoni

Disability Manager
Human Capital Division
Welfare & People Care

Giving a voice to both the fragility and strength of those with temporary, sudden or permanent life changing disabilities and promoting a culture based on respect and valuing people are, in my opinion, some of the challenges that UniCredit has decided to tackle by appointing a Disability manager.

With these objectives in mind, we have put together these guidelines as a first handbook for those working with people with disabilities in the company, whether they are managers or colleagues, or external to the company. Disability is a social issue and understanding it allows us to act consciously and responsibly.

This is just the start of a long journey and one that begins with ideas and feedback from colleagues, who I thank for their valuable contribution. I would particularly like to thank the colleagues involved in the Working Groups looking at the inclusion of people with disabilities.

Do you have questions or suggestions?

To contact the Disability Manager, write to:
UniCredit Group Welfare & Disability Manager

I hope you will find it useful

Listen to my ideas



- 1 I won't be offended if you call me deaf.
- 2 I am not mute.
- 3 My sight is excellent. Loss of hearing is often compensated by the development of a very acute sense of sight.
- 4 When I'm driving, I use the mirror on the right hand side of the car, as required by Italian law.

Hearing impairments

Deafness is a reduction in the ability to hear. It varies in degree depending on the age when it strikes, the level of hearing impairment and any rehabilitation measures. Hearing impaired people can be **oralists** (lip readers) and/or **signers** (using sign language).

Most hearing impaired people use a **hearing aid** to hear voices or noise, depending on the level of hearing impairment.

Some hearing impaired people have a **cochlear implant**, where the damaged part of the ear (the Cochlea) is replaced with a sophisticated electronic device. Of course, there isn't a hearing aid which allows the hearing impaired to hear in the same way as a person without hearing impairment.

When a person was previously able to hear sound, they will have developed better verbal abilities. On the contrary, those who are born deaf, have much more difficulty expressing themselves verbally.

Hearing impairment is a sensory disability that can't be seen, making it difficult to immediately spot that someone has this disability, unless they are wearing an obvious hearing aid, making hand gestures or speaking in sign language

Working with a hearing impaired person

WHEN YOU TALK TO ME

Most hearing impaired people can lip read, so I often use **face to face contact** during a conversation. Sometimes I use physical contact to capture the attention of the person speaking and use a higher tone of voice than that of the ongoing conversation.

- You can catch my attention with eye contact, **by moving your hand, waving** or through physical contact, by touching my arm. It's better not to touch me from behind if I haven't already seen you, since this might startle me.
- **Speak to me slowly**, using a normal tone of voice, avoid standing with bright light behind you, use simple sentences and whenever possible, use practical examples.
- Check by asking **that I have understood** what was said in the conversation, since I might not be able to follow the whole conversation.

WHEN YOU WRITE TO ME

Various factors such as the age deafness was diagnosed or the educational process, can influence how well someone can use language, oral or written, regardless of the degree of their hearing impairment.

- Use **clear language** and simple vocabulary.
- Use **short sentences**, without too many clauses.
- Include **practical examples**.
- Digital tools like **WhatsApp** and **sms** are a great help to me.

WHEN YOU WORK WITH ME

When I join the team, to build a positive and sustainable relationship over time, it's important that I can express my actual needs and potential. Choose a **reference person** in the office who can help me to understand daily procedures and information, someone who is friendly and known to everyone in the office is ideal.

- Use all communication tools with me, such as **Lync, SharePoint, shared desktop**.
- Try to also involve me in conversations that aren't about work.
- In **meetings**, send me the agenda listing the topics in advance via chat or email and remember that it's easier for me to follow one speaker at a time. A limited number of participants is ideal wherever possible, especially if we are sitting in a circle and speaking one at a time so I can lip read. A moderator who explains the sequence of events can also be useful. If slides are going to be used, it's helpful if I can see them in advance.
- For **plenary meetings**, if possible, ask the Disability Manager to arrange for a LIS interpreter or stenotyping service (where the meeting is transcribed).



Different levels of hearing impairment

Hearing impairment differs according to **decibel (db) loss**, from mild (25 to 40 db), moderate (40 to 55 db), medium (55 to 70 db), severe (70 to 90 db) to deep (over 90 db).

Sign language

Sign language uses a codified system of **hand signs**, **facial expressions** and **body movements**. It varies by country and sometimes even within the same country.

Hearing aids

Hearing aids use **amplification** to stimulate working nerve cells in the inner ear. Cochlear implants convert acoustic signals into electrical signals bypassing damaged structures of the inner ear and directly stimulating the acoustic nerve.

Some figures

About **12%** of the world's population is **affected by hearing loss**, a percentage that rises to 40% in the over 65s. In Italy there are 5 million people with this disability, with around 40% of the population over 75 having age-related hearing reduction.

See my skills

A close-up, high-resolution photograph of a person's eye, showing the iris, pupil, and eyelashes. The eye is looking slightly to the right. The skin around the eye is visible, and the overall tone is warm and natural.

- 1 I'm visually impaired, I have no problems speaking.
- 2 I'm visually impaired, but I understand. If you have something to tell me, please speak directly to me and not to my companions.
- 3 I use the verb "to see" without any problem. When I say goodbye I often say "see you soon".
- 4 While working, my guide dog is very important and must remain focused. Please don't stroke him or attract his attention.

Visual impairments

Loss or reduction of visual ability can be of varying degrees, from mild lowered vision to partial or total blindness. Among the infinite differences, which also stem from subjective factors related to personal history, there is a distinction from those born blind and those who become blind or visually impaired.

Those born blind can only understand the world around them through direct **tactile experience** or indirectly through verbal descriptions.

They obviously have no concept of colour or of shapes they have not had any direct tactile experience of.

People who are born blind tend to be more insecure about moving around and adopting different postures than those who lost their sight later and retain some visual memory.

The cognitive process of a visually impaired person is exactly the opposite of a person with sight. Being able to see your surroundings gives you a general picture and allows you to focus your attention on details of interest. A blind person reconstructs their surroundings by using information from their other senses (touch, hearing, smell), starting with the details to form a more general picture.

On the other hand, **low vision** is a limitation of visual acuity. It can be central or peripheral and relate to visual acuity in general or the narrowing of the visual field, impairing reading, writing and computer use or mobility and orientation.

Working with a person with a visual impairment

WHEN YOU TALK TO ME

- **Let me know that you're there** and tell me who you are (your voice might not be enough for me to recognize you). It's better not to touch my shoulders if you want to speak to me.
- Make it clear that you are talking to me by using my name.
- If I'm blind, offer me your arm to help me if we are walking.
- **Reduce background noise**, because it's distracting for those who have to rely on hearing to find their way.
- If I've lost my way, you can help me by telling me what is around me.
- **Avoid continuously moving around**, because it's disconcerting to speak in one direction and be answered from another.
- When you leave, make sure you explicitly say goodbye.

WHEN YOU WRITE TO ME

Visual impairment does not cause difficulties with the use of language. Communication in writing can be done through technological aids, screen readers with speech synthesis for the blind and text magnifiers for the visually impaired.

The most popular tools:

- **Jaws** is a screen reader that provides access to the most common software applications and the internet, allowing even complex pages to be navigated. It began as a synthesised

- **MaGIC** and **Zoomtext** are examples of video enlargement software, that allow you to change the items on screen.
- **A Braille display** is integrated into the keyboard and reproduces all selected text on the screen in Braille. Reading like this helps make sure I understand the correct spelling of words.

WHEN YOU WORK WITH ME

When I join the team, to build a positive and sustainable relationship over time, it's important that I can express my actual needs and potential. Choose a **reference person** in the office who can help me to understand daily working procedures and information, someone who is friendly and known to everyone in the office is ideal.

- I use **headphones** or **earphones** when I'm working, so I can listen to the synthesised speech on the screen reader. When I'm working like this, I won't be able to hear other voices.
- **For meetings**, send me material in advance, wherever possible in an accessible digital format. At the start of meeting, participants should be introduced and graphics and images in slides briefly described. When it's my turn to speak, simply say my name and "please".



Braille

Invented by the French Louis Braille in 1829, this is the most widely used **reading and writing** code for the blind. It isn't a language, but a system based on different combinations of six raised dots that represent the letters of the alphabet, punctuation, numbers and mathematical and musical symbols. Most symbols are universally recognized and can therefore be used in many different languages.

The elephant paradox

For those born blind, the tactile understanding of complex three-dimensional shapes follows a clearly defined exploratory pattern. To give meaning to shapes when they have no visual experience of them, a blind person begins by exploring the front, then the left side and the back, finishing on the right side. This way of understanding an object prevents what is known as **"The elephant paradox"**, so called because it's impossible to describe an elephant if you only feel its trunk!

Guide dogs

Larger dogs such as Labradors, Golden Retrievers and Wolfdogs with docile natures are usually used as guide dogs for the blind. When guide dogs are wearing their coats with a red cross, they're on duty and shouldn't be stroked or distracted, and must only be fed by their owners.

Some figures

According to the WHO, there are 39 million blind people and 246 million visually impaired people worldwide. So around **300 million people have seriously impaired vision**. In 80% of cases, vision impairment and blindness are, however, preventable or treatable. The main causes are cataracts (53%), glaucoma (9%) and age-related macular degeneration (6%).

Follow my path



- 1 I'm in a wheelchair, if we are talking for some time, sit down too, so we're at the same height.
- 2 Don't insist on helping me, sometimes I don't need help.
- 3 My disability does not stop me from having most intimate emotions and desires.

Physical Disabilities

Motor deficit is when **movement function** is **altered**, **reduced** or **ineffective**.

Among all sensory disabilities, motor disabilities are certainly the most evident and **immediately perceptible**, especially motor deficits that impact walking. In reality there are many different conditions, often related, which can produce a range of needs. Motor deficit can impact the ability to sit or affect the motor skills of the head, arms, hands, muscles responsible for eye movement and the respiratory system, or muscle tone, posture and coordination. There are a wide range of conditions.

It is important to note that motor functions are not separate from **sensory functions** such as orientation and balance. Our kinaesthetic sense allows us to understand how our body and its parts are positioned in relation to the space around us and how they respond to movement.

Motor functions are also related to **cognitive** and **emotive** functions. To understand this consider how the perception of sitting or standing, or of moving an arm or leg seems obvious. However, a person with a motor disability may not have this perception and may not have complete or partial control over these simple actions.

Motor disabilities can begin at different times, they can be there at birth or happen during the course of life, caused by congenital or acquired diseases, tumours or neurodegenerative diseases, from accidents at work or road accidents.

Working with a person with a motor disability

WHEN YOU TALK TO ME

Sometimes it's natural for you to be quite protective of me, perhaps using terms of endearment that you wouldn't use with other colleagues. It's better to treat me the same way you treat everybody else, so we **have equal relationships**.

WHEN YOU WORK WITH ME

When I join the team, to build a positive and sustainable relationship over time, it's important that I can express my actual needs and potential. Choose a **reference person** in the office who can help me, for example, to check what my specific needs are and what technology tools can help me to do my job. Someone who is friendly and known to everyone in the office is ideal.

- It might take me longer to **communicate in writing**, because my motor impairment could affect how I use a computer and mouse.
- In **meetings**, it's important to make sure spaces and environments are accessible. If I'm in a wheelchair, leave a place around the table without a chair to allow me to take a seat. If I use crutches, please offer to help me with sitting down and getting up. If I have difficulties walking, please accompany me to the room where the meeting is being held. If I have difficulty using my hands, please provide me with digital material or in a bound format.
- I am not told often told when I make a mistake. I'd prefer it if you let me know, so I can learn and improve.



Neurodegenerative diseases

This includes a varied set of conditions, which involve the slow and progressive loss of one or more **nervous system functions**. The most commonly known are **Alzheimer's** disease, **Parkinson's** disease, **amyotrophic lateral sclerosis** (ALS) and **multiple sclerosis** (MS). These are forms of disability which are currently being researched and treated with the administration of medicines. They can have a significant impact on working life, the degenerative nature of the conditions can sometimes lead to sudden loss of motor and visual functions.

Paraplegics

Some examples of more common motor deficit conditions include:

- **Paraplegia**: people with **paralysation of the lower limbs** (paraplegics) with full use of their upper body are generally more independent.
- **Tetraplegia** (or quadriplegia): relates to **paralysis in all 4 limbs**, leading to a lower degree of independence and often dependence on others or aids, not only occasionally but for daily activities.

Dysgraphia

Falling within the category of motor conditions, dysgraphia is a **deficiency in the ability to write** in the absence of any neurological or intellectual deficit. It often relates to motor organisation disorders (motor hindrance, instability) and spatio-temporal disorders affecting gesture coordination. Children with dysgraphia often have difficulty using their hands and with the flow of their hand movements.

Their grip on a pen is often incorrect, meaning they don't put enough pressure on the paper and leave irregular spaces between graphemes and words. The cause of the condition is still unclear, since both motor skills and the child's relationship with education, its significance at home and the dynamics of the school environment can all be contributing factors.

A photograph of three people standing side-by-side. The person in the center is a woman with short dark hair, wearing a light beige long-sleeved top and blue jeans. To her left is a person wearing a plaid shirt and blue jeans. To her right is a person wearing a yellow t-shirt and blue jeans, with a silver watch visible on their left wrist. The background is a plain, light-colored wall.

Perceive my worth

- 1 I have congenital chronic heart disease, my motor function is not impaired, but I can't exert myself, not even by carrying shopping home.
- 2 I have to give myself an insulin injection in the office every day because I have diabetes.
- 3 I have muscular dystrophy and I often have to go into hospital for an experimental therapy that takes a long time. I love my job, but I often have to be off work and for long periods.

Invisible disabilities

Sometimes disability is invisible to others. Again, this can include **physical, mental or neurological conditions** that restrict a person's movements, senses or activities, either temporarily or permanently. However, these conditions can't easily be seen by others because they **don't have obvious external signs**.

They include progressive conditions such as multiple sclerosis and muscular dystrophy, temporary conditions such as cardiovascular disease, diabetes or tumours or chronic diseases such as ulcerative colitis and mental and intellectual disabilities. They can cause debilitating pain, fatigue, dizziness, cognitive dysfunction and brain injury. All hidden symptoms that don't require the use of aids but are equally disabling. There are no official statistics on the number of people affected by invisible disabilities. The **absence of any outward signs** of disability means we can treat these people as if they didn't have a disability, causing them discomfort. This is why it's important to remember that **it's not always possible to immediately see disability**.

Working with a person with an invisible disability

WHEN YOU TALK TO ME

Don't assume that I am fully independent, even if my disability has no obvious signs.

Because you can't see my condition, you might question my requests, making me justify myself and explain what happens to me. This makes me feel twice as disabled.

WHEN YOU WORK WITH ME

It's not possible to define a set of practices for such a **diverse** range of conditions. The general guidelines for building **positive, inclusive** and **sustainable relationships** over time apply.

- Focus on what I can do to best to fulfill my **potential**.
- **Actively listen** to me.
- If in doubt, ask me!

Asthma

John F. Kennedy, Martin Scorsese, Liza Minelli and Antonio Vivaldi are all linked by asthma, a **chronic respiratory system condition** that causes breathing difficulties and is usually the result of the interaction between environmental and genetic factors. And they are not alone, it's one of the oldest and most common conditions in the world. According to the World Health Organization, there are between **100 and 150 million asthmatics**, a number which is constantly increasing, including in Italy. Asthma can severely affect quality of life, limiting physical activity and disturbing sleep. Acute and chronic cases may require **frequent hospitalization** and can be life threatening.

Depression

Depression is a **mood disorder** and moods are an important psychic function for adapting to life. Mood states are generally flexible, when we experience pleasant events or situations, our mood improves, while it generally deteriorates in negative and unpleasant situations. People with depression don't have this flexibility, their mood is constantly low, regardless of external situations and they have frequent and intense states of **dissatisfaction** and **sadness**. The overall combination of these symptoms, which affect around 3 million people in Italy, often compromises a person's social and working life.

Crohn's disease

It is estimated that there are about 200,000 people in Italy today suffering from **chronic intestinal inflammatory diseases**. In the past 10 years the diagnosis of new cases and the number of patients has increased around 20 fold. Abdominal pain, especially in the lower abdomen, is one of the most frequent first symptoms of Chron's disease, the causes of which are still unknown.

Breaststroke or butterfly

Woody Allen has been living with **diabetes** for years, following a diet and workout regime that has become famous. Every morning, he takes long walks around the streets of New York. During an award ceremony, he once said that the illness had taught him how to lead a healthy life. When his work allows, he dives into the pool to do some rigorous breaststroke or butterfly swimming.

Manifesto

Disability inclusion

How can we include people with disabilities?



We asked colleagues to take part in seminars and working groups on disability issues.



We received over 500 responses, which we brought together in a Manifesto to guarantee a working environment where all people with disabilities are actively valued.

1

GUARANTEE INDEPENDENCE

Develop a culture of daily independence, so that everyone has the tools to fulfil their potential in the company and society.

2

BEHAVE BRAVELY

Promote responsible, attentive and aware behaviour through open discussion.

3

FOSTER UNDERSTANDING

Promote training for the professional growth of people with disabilities. Increase the opportunities to address disability to foster understanding of the issues and their impact on relationships.

4

PROMOTE OPEN DIALOGUE

Talk and listen openly and willingly. Talk about disability openly, relating naturally to the person with disabilities.

5

HAVE EMPATHY

Relate to others by putting yourself in their shoes and listen to each other's needs.

6


PLAN FOR EVERYONE

Design inclusive processes and products, from the earliest stages, taking into account the needs and skills of people with disabilities.

7

PROMOTE OPPORTUNITY



Value each individual's strengths and skills and see diversity as an asset.

A photograph of a woman and a young woman sitting at a white table, playing cards. The woman on the left is wearing a light green shirt and is laughing heartily, her hands raised in excitement. The young woman on the right is wearing a white shirt and is also smiling, looking down at the cards. Several small, square cards are scattered on the table. The background is a plain, light-colored wall.

“It is only with the heart that one can see rightly.”

The Little Prince

We should always remember that gestures, tone of voice and the words we use are important in any relationship. It's easier to get this right when we judge everyone on their individual skills.

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Do you have questions or suggestions?

To contact the Disability Manager, write to:
UniCredit Group Welfare & Disability Manager

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