



Institute
and Faculty
of Actuaries

Access and Inclusion Arrangements Policy

October 2024

Access and Inclusion Arrangements Policy

Introduction

The Institute and Faculty of Actuaries (IFoA) is committed to providing a fair and transparent route to achieving their qualifications.

This policy is intended to provide candidates of the IFoA with a formal means for applying for access or inclusion arrangements for their assessment(s).

This policy applies to all candidates of the IFoA assessment. Where there is discrepancy between this policy and other regulations or handbooks in respect to procedures for access arrangements relating to assessment, this policy takes precedence.

The IFoA aims to:

- Treat all candidates equally and fairly in the process of access arrangement.
- Provide candidates with a consistent experience of the access arrangement process.
- Fulfil its commitment to delivering a seamless candidate service.
- Deal with any requests in a timely manner and keep candidates informed of the progress of their applications.

Definition of Access Arrangements

Access arrangements are changes made to exam conditions.

These may be necessary in circumstances where a candidate is experiencing a long or short-term condition.

Access arrangements are separate and in addition to the statutory duty to make reasonable adjustments for candidates regarded as disabled in terms of the UK Equality Act 2010.

Adjustments will be considered when the absence of such would otherwise put the candidate at a substantial disadvantage whilst undertaking the assessment. Such adjustments may relate to extra time and/or rest breaks, for example.

Whether a suggested adjustment is reasonable or not will depend on the circumstances of each individual case. Some factors which are considered include the particular needs of the individual, the requirements of the examination and the nature, extent and cost of the adjustment itself. Supporting documentation from health and/or educational professionals such as diagnostic reports, official letters and/or official reports that support the suggested adjustment are therefore required when applying. An adjustment may not be regarded as reasonable if it prejudices the credibility or reliability of the examination process or if it involves excessive cost resources.

A disability can arise from a wide range of mental or physical impairments which have a long-term and substantial adverse impact on a candidate's ability to undertake normal day-to-day activities.

Determining disability status is a fact-specific exercise which is unique to that person. This means that two individuals can be diagnosed with the same condition but can experience different impacts to the extent that one is legally regarded as disabled and the other is not. Examples of disabilities may include, but are not limited to:

- a) Specific learning difficulties (e.g., dyslexia, dyspraxia)
- b) Mental health conditions (e.g., depression, anxiety, panic attacks and phobias)
- c) Mobility difficulties (e.g., wheelchair users)
- d) Sensory impairments (e.g., deafness, hearing, and visual impairments)
- e) Autistic spectrum conditions
- f) Long-term health issues (e.g., diabetes, arthritis)
- g) Progressive conditions (e.g., motor neurone disease, muscular dystrophy)
- h) Impairments with fluctuations or recurring effects (e.g., epilepsy, rheumatoid arthritis, myalgic encephalitis (ME), chronic fatigue syndrome (CFS))

Whilst legally the duty to make reasonable adjustments arises only where a candidate is disabled, IFoA is committed to exploring access arrangements for all candidates who are experiencing short or long-term health conditions upon provision of appropriate evidence as set out below.

Definition of Inclusion Arrangements

Inclusion arrangements are changes made to exam conditions or exam scheduling to allow a candidate equal access to an exam. An inclusion arrangement may be put in place whereby without it a candidate would be unable to attend the scheduled examination. These may be necessary in circumstances where all or part of their facial features are covered or where their gender expression or physical appearance does not match official identification documentation. Inclusion arrangements may also consist of re-scheduling an exam when a candidate is unable to attend on the scheduled date and/or time due to a religious observance.

Inclusion arrangements include, but are not limited to:

- Declaring a full or partial face covering.
- Declaring a discrepancy between your photographic ID and your visual appearance.
- Exam re-scheduling when a candidate is unable to sit the exam at the scheduled date and/or time due to a religious observance.

Submitting an application

Applications for access arrangements or inclusion arrangements must be completed on the form provided on the website and submitted to exams@actuaries.org.uk, before the exam entry closing date.

If applications are received after the exam entry closing date, for example due to an injury such as a broken hand or accident impacting their physical appearance, they should provide an application form

and supporting documentation as soon as possible. The IFoA will endeavour to put in place access arrangements, although this cannot be guaranteed. In some cases, it may be necessary for the candidate to postpone their exam to a future examination session in accordance with the IFoA Cancellation Policy.

Should you need help with navigating the access and inclusion arrangements process, you can nominate an individual to liaise with the Assessment Delivery team on your behalf.

To nominate an individual, please inform the Assessment Delivery team when submitting your application at exams@actuaries.org.uk.

All approved access arrangements will be confirmed in writing via email. Candidates must ensure they have received this confirmation before sitting their exam(s).

Comfort Aids

Comfort Aids are medically necessary items that you require during your exam.

Some comfort aids are permitted as standard for all candidates, and some require pre-approval as part of an approved access arrangement. You must submit an application form and evidence if you require a non-standard Comfort Aid during your exam(s). Please read our Comfort Aid list for more information.

Remote invigilation

Remote invigilation requires candidates to remain in view of their webcam for the duration of their exam.

If you are approved rest breaks as part of your access arrangements, and need to move away from your webcam, for example to stretch, or rest, this must be specifically agreed prior to sitting your exam.

Assistive Software

We can support the following assistive technologies:

- JAWS
- VoiceOver and MacOS
- Narrator for Windows

We cannot support text-to-speech, speech-to-text or screen magnifier applications that work via a web browser extension.

Please contact us at exams@actuaries.org.uk to ask about additional programs that can be supported.

Guidance on evidence required to support applications.

Applications must include relevant supporting documentation. The following table provides examples of what evidence is required based upon the reason the candidate is applying. This list of required evidence is provided as a guide and is not exhaustive; each application will be assessed on its own merits considering the specific circumstances and the evidence provided.

Where applicable, supporting documentation should:

- Be signed and dated.
- include details of the diagnosis given
- include recommendations for adjustments. Where extra time and/or rest breaks are requested, then this must be quantified as a percentage, For example, 25% extra time.
- confirm how long these adjustments should be put in place. For example, 6 months, 1 year, or longer.

Reason for application	Supporting evidence
Specific learning difficulties, such as dyslexia	A full diagnostic assessment carried out by a chartered or educational psychologist with a practising certificate or a specialist teacher holding an assessment practising certificate.
Attention deficit disorder (ADD), attention deficit hyperactivity disorder (ADHD) or dyspraxia	Clinical documentation of diagnosis, for example a diagnostic assessment, completed by a qualified healthcare professional with training and expertise in this area.
Autistic spectrum disorders	Clinical documentation of diagnosis, for example a diagnostic assessment, completed by a qualified healthcare professional with training and expertise in this area.
Medical reason, including mental health	A letter or report from a qualified medical practitioner, for example a GP or psychiatrist. The documentation must: <ul style="list-style-type: none"> • be signed and dated. • include details of the diagnosis given • include symptoms you experience and how these could impact your ability to undertake the exams. • include recommendations for access arrangements.

	<ul style="list-style-type: none"> • Include a recommended amount of time you need these access arrangements to be put in place.
Gender expression does not match official identification documentation	<p>Gender recognition certificate</p> <p>Or</p> <p>A letter or report from a qualified medical practitioner, for example a GP. This documentation must be signed and dated.</p>
Physical appearance does not match official identification documentation, for example due to an injury.	A letter or report from a qualified medical practitioner, for example a GP. This documentation must be signed and dated.
Full or partial face covering	A letter or report from a qualified medical practitioner, religious leader or person in a recognised profession e.g. actuary, accountant.
Religious observance	A letter from a religious leader, which confirms why you are unable to sit an exam on the specified date. The letter should be signed and dated.

If you're unsure what evidence to provide, then please contact exams@actuaries.org.uk.

Candidates may use the '[Medical information form](#)' found on the website to help them collect evidence to support their application.

Previous arrangements from University or a workplace assessments can be considered where they are supported by a formal diagnosis.

The IFoA recognises that there may be situations in which Candidates require access arrangements but do not have confirmation of symptoms as they are awaiting formal diagnosis of a medical condition. In this circumstance, at each exam session, the Candidate can make an application for access arrangements. The IFoA has discretion to determine and grant applicable access arrangements based on any evidence that the Candidate provides in such application.

If a Candidate is waiting for evidence, they should submit an application form to exams@actuaries.org.uk and confirm when the supporting documentation will be provided.

Only supporting documentation written in English can be considered. It is the candidate's responsibility to obtain and submit a verified translation if the original documentation is in another language, whilst adhering to the deadlines.

If the documentation provided is not relevant and/or up to date, we may request that candidates obtain and provide additional supporting documentation.

Please note that all evidence submitted to the IFoA will be subject to the IFoA's data retention schedule for assessments.

Independent Specialist

In some cases, it is necessary to obtain further information regarding a candidate's circumstances to ensure they understand what access arrangements the candidate requires. This is likely in more complex cases where individuals have multiple conditions that need to be considered or where non-standard arrangements or adjustments are requested.

To obtain further information, we may consult with an independent specialist **and/or** refer candidates to a specialist for an assessment. The specialist understands the IFoA's exam system and the complexities of it and as such can offer informed advice which allows us to fully consider the nature and extent of any potential arrangements or adjustment.

If we believe that a referral to the specialist is required, candidates will be informed and be asked to provide their consent.

The IFoA recognises that it can be difficult to disclose sensitive, personal information to other parties. As such, please note that all documentation provided in support of an application will be treated sensitively and will remain confidential to the relevant parties.

Long-term Arrangements

Some candidates with long-term conditions (where a diagnosed condition or personal circumstance has lasted, or is likely to last, 12 months or more) can have the same arrangements put in place automatically for future examinations.

Where possible, this process is followed for candidates that meet the following criteria:

1. The candidate's access arrangements or inclusion arrangement have been approved by the Assessment Delivery Team
2. The candidate has provided the IFoA with relevant and up to date documentation
3. The candidate's access arrangement or inclusion arrangement can be put in place for more than one exam over a period of time

The exception to this is the Business Management (CB3) assessment. Please refer to the Business Management (CB3) section of this Policy for further information.

Where a candidate's disability or medical condition is stable, adjustments can be agreed for all examinations sat with the IFoA (excluding CB3). However, in some cases, a candidate's condition can fluctuate or worsen over time, and so they might need different levels of support at different times. The IFoA will therefore need to review the candidate's adjustments and may ask the candidate to provide new supporting documentation from time-to-time. The IFoA will communicate to candidates

how long their access arrangement or inclusion adjustment has been approved for and inform the candidate when their arrangements will require review.

Candidates are responsible for considering their needs regularly and for contacting the IFoA if they think that any changes need to be made to their access or inclusion arrangements. If there has been a change in your circumstances or you no longer require the arrangements that have been put in place, then you must contact us at exams@actuaries.org.uk. Inappropriate use of access arrangements arising from an unreported change in Candidate circumstances may be investigated under Part 2 of the Assessment Regulations.

Shorter-term conditions

Candidates can apply for access arrangements or inclusion arrangements if they are experiencing a short term or unexpected medical condition just before or during the exam period or have other exceptional circumstances that they feel would benefit from access arrangements. All applications must be supported by up-to-date written evidence in English. Candidates may use the '[Medical information form](#)' found on the website to help them collect evidence to support their application.

Business Management (CB3)

Due to the nature of the CB3 assessment, access arrangements are not automatically put in place for candidates with long-term conditions. CB3 is not a timed or remotely invigilated assessment and as such, adjustments such as extra time and/or rest breaks are rarely required by candidates. There may, however, be other ways in which we can provide candidates with the support they require. Candidates must submit an application form and supporting documentation to exams@actuaries.org.uk for consideration.

Scribes and readers

Where a candidate requires the use of a scribe and/or a reader, the candidate and the scribe/reader must be able to meet the requirements as outlined in the IFoA's [Guidelines for the use of a reader and scribe](#).

It is necessary, wherever possible, that the candidate practice in the use of a scribe and/or reader. As such, if there is not enough time for the candidate to practice working with a scribe/reader before the exam, it may be necessary for the candidate to postpone their exam to a future examination session in accordance with the IFoA Cancellation Policy.

In some cases, the IFoA may consult with an independent specialist to establish whether a scribe/reader is required and who is the most suitable person to fulfil the role.

Mitigating Circumstances

Candidates with access arrangements may also need to apply for Mitigating Circumstances if they experience an unexpected flare up or worsening of their condition close to the assessment and the arrangements put in place for them were not sufficient to support them.

Candidates may also need to apply for mitigating circumstances due to a previously undiagnosed or recently diagnosed condition where it was not possible for access arrangements to be put in place for their assessment. This will normally only be permitted for the first assessment period after the diagnosis as it is expected that support would be sought for future assessment periods. For further information, please refer to the [Mitigating Circumstances Policy](#).

Pregnancy, Maternity and Carers

Pregnancy and maternity is a protected characteristic under the Equality Act 2010. In accordance with this, access and/or inclusion arrangements will be made where possible. Supporting evidence from a medical professional will be required. Similarly, inclusion arrangements will be made where possible for those with caring responsibilities.

Appealing an access arrangement decision

If a candidate believes that the access arrangements granted are not sufficient, they can request a further review.

In the first instance, the candidate should contact the IFoA at exams@actuaries.org.uk to explain why they do not think the access arrangements are sufficient and provide any additional evidence to support this.

Document control

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