

GradGuard – Accessibility Conformance Report WCAG Edition

(Based on VPAT® Version 2.5)

Name of Product/Version: GradGuard Website and Product Purchase Flows

Report Date: January 2025

Product Description: GradGuard is the number one provider of renters and tuition insurance to college students. Our goal is to help college students understand and navigate the risks of college life.

Contact Information: Stephanie Baker - sbaker@gradguard.com

Notes: None

Evaluation Methods Used: Evaluation of the product involved a combination of automated, manual, and functional testing against the applicable success criteria within the Web Content Accessibility Guidelines (WCAG) 2.2 Conformance Levels A and AA. Level Access (Level) tested a selection of the product using a representative sample to cover the components and functionality of use flows. Below is a list of the assistive technology (AT) used:

- NVDA/Chrome

Applicable Standards/Guidelines

This report covers the degree of conformance for the following accessibility standard/guidelines:

Standard/Guideline	Included in Report
Web Content Accessibility Guidelines 2.0	Level A (Yes) Level AA (Yes) Level AAA (No)
Web Content Accessibility Guidelines 2.1	Level A (Yes) Level AA (Yes) Level AAA (No)
Web Content Accessibility Guidelines 2.2	Level A (Yes) Level AA (Yes) Level AAA (No)

Terms

The terms used in the Conformance Level information are defined as follows:

- **Supports:** The functionality of the product has at least one method that meets the criterion without known defects or meets with equivalent facilitation.
- **Partially Supports:** Some functionality of the product does not meet the criterion.
- **Does Not Support:** The majority of product functionality does not meet the criterion.
- **Not Applicable:** The criterion is not relevant to the product.
- **Not Evaluated:** The product has not been evaluated against the criterion. This can be used only in WCAG Level AAA.

WCAG 2.x Report

Note: When reporting on conformance with the WCAG 2.x Success Criteria, they are scoped for full pages, complete processes, and accessibility-supported ways of using technology as documented in the

[WCAG 2.0 Conformance Requirements](#).

Table 1: Success Criteria, Level A

Notes:

Criteria	Conformance Level	Remarks and Explanations
1.1.1 Non-text Content (Level A)	Web: Supports	Web: Non-text content presented to the user in the product has text alternatives that serve the equivalent purpose.
1.2.1 Audio-only and Video-only (Prerecorded) (Level A)	Web: Supports	Web: The product does not contain prerecorded audio-only or video-only media.
1.2.2 Captions (Prerecorded) (Level A)	Web: Supports	Web: The product does not contain any prerecorded synchronized media (video with audio) that requires captions.
1.2.3 Audio Description or Media Alternative (Prerecorded) (Level A)	Web: Does Not Support	Web: The product does not provide appropriate audio descriptions or a media alternative for prerecorded video media. Example includes: <ul style="list-style-type: none"> The video on the Tuition page that has meaningful information conveyed visually but lacks audio description or a media alternative
1.3.1 Info and Relationships (Level A)	Web: Partially Supports	Web: In most instances, the product ensures that information, structure, and relationships conveyed through presentation can also be determined programmatically or through text. Exceptions include: <ul style="list-style-type: none"> Some of the error messages that are not programmatically associated with the corresponding fields across the product Form controls that are grouped visually but not programmatically on pages on the Enroll Renter flow Some of the dialogs that lack a programmatic label such as the Decline Coverage dialog

Criteria	Conformance Level	Remarks and Explanations
1.3.2 Meaningful Sequence (Level A)	Web: Supports	Web: The product ensures that a correct reading order can be programmatically determined for content whose presentation sequence affects its meaning.
1.3.3 Sensory Characteristics (Level A)	Web: Supports	Web: The product does not contain instructions that rely solely on sensory characteristics such as shape, size, visual location, or sound.
1.4.1 Use of Color (Level A)	Web: Partially Supports	Web: In most instances, the product does not use color as the only visual means of conveying information, indicating an action, or prompting a response. Exceptions include: <ul style="list-style-type: none"> • Inline link distinguished solely by color from the adjacent paragraph text on the Student Information form
1.4.2 Audio Control (Level A)	Web: Supports	Web: The product does not include audio that plays automatically
2.1.1 Keyboard (Level A)	Web: Partially Supports	Web: In most instances, the product ensures that interactive content and functionality is accessible and operable using a keyboard or keyboard emulator. Exception includes: <ul style="list-style-type: none"> • Link in the video player which is implemented by third-party vendor on the Tuition page
2.1.2 No Keyboard Trap (Level A)	Web: Supports	Web: Where a component can receive keyboard focus, the product allows focus to be moved away using only the keyboard.
2.1.4 Character Key Shortcuts (Level A 2.1 only)	Web: Supports	Web: The product does not use character key shortcuts.
2.2.1 Timing Adjustable (Level A)	Web: Supports	Web: The product does not contain time-limited or time-dependent content.

Criteria	Conformance Level	Remarks and Explanations
2.2.2 Pause, Stop, Hide (Level A)	Web: Partially Supports	Web: In most instances, the product allows users to pause, stop, or hide moving, blinking, scrolling or auto-updating content. Exceptions include: <ul style="list-style-type: none"> The carousel content on the home page advances automatically without any means to pause the transition
2.3.1 Three Flashes or Below Threshold (Level A)	Web: Supports	Web: The product does not contain flashing content.
2.4.1 Bypass Blocks (Level A)	Web: Supports	Web: The product provides skip links and other mechanisms to bypass blocks of content repeated on multiple pages.
2.4.2 Page Titled (Level A)	Web: Partially Supports	Web: Most pages of the product provide titles that adequately describe their topic or purpose. Exception includes: <ul style="list-style-type: none"> The Renters Insurance Recommendation page has title that does not describe the purpose of the page
2.4.3 Focus Order (Level A)	Web: Partially Supports	Web: In most instances, pages of the product can be navigated sequentially with a focus order that matches the logical reading order. Exceptions include: <ul style="list-style-type: none"> Some of the sections that receive keyboard focus on the Home page and the Support page even though they are non-interactive
2.4.4 Link Purpose (In Context) (Level A)	Web: Partially Supports	Web: In most instances, the product ensures that the purpose of links can be determined from the link text alone or in combination with the surrounding or programmatic context. Exception includes: <ul style="list-style-type: none"> The link Jewelry on the Home page that does not indicate the footnote associated with it
2.5.1 Pointer Gestures (Level A 2.1 only)	Web: Supports	Web: The product does not require multipoint or path-based gestures for operation.

Criteria	Conformance Level	Remarks and Explanations
2.5.2 Pointer Cancellation (Level A 2.1 only)	Web: Supports	Web: The product ensures that functionality on pointer down-event is completed only when the user releases the pointer or allows the user to abort and/or undo the action.
2.5.3 Label in Name (Level A 2.1 only)	Web: Partially Supports	Web: In most instances, the product ensures that when interface components have visual labels that include text, the provided accessible name contains the visually presented text. Exceptions include: <ul style="list-style-type: none"> The Share link on the third-party video player on the Tuition page with a visible label not matching the accessible label
2.5.4 Motion Actuation (Level A 2.1 only)	Web: Supports	Web: The product does not contain functionality that requires device motion or user motion.
3.1.1 Language of Page (Level A)	Web: Supports	Web: The product ensures that the default human language used on each page can be programmatically determined.
3.2.1 On Focus (Level A)	Web: Supports	Web: The product ensures that interface components do not initiate a change of context when receiving focus.
3.2.2 On Input (Level A)	Web: Supports	Web: The product ensures that interactive components do not initiate a change in context when the component setting is changed unless followed by an explicit user action such as activation of a button or link.
3.2.6 Consistent Help (Level A 2.2 only)	Web: Supports	Web: Help mechanisms occur in the same order relative to other page content in the product.

Criteria	Conformance Level	Remarks and Explanations
3.3.1 Error Identification (Level A)	Web: Partially Supports	Web: In most instances, where the product automatically detects input errors, the item or field in error is identified and the error is described to the user in text. Exceptions include: <ul style="list-style-type: none"> The error messages on the Contact Us page that do not indicate the name of the field in error
3.3.2 Labels or Instructions (Level A)	Web: Partially Supports	Web: In most instances, where user input is required, the product presents adequate labels or instructions for successfully providing that input. Exceptions include: <ul style="list-style-type: none"> Form fields on multiple pages on the Enroll Renter flow where the visual label is replaced by an error message when the form is submitted with errors The Asterisk icon is not explained as indicating the required field on several pages across the product, such as those associated with the Enroll Renter flow
3.3.7 Redundant Entry (Level A 2.2 only)	Web: Supports	Web: The product does not request redundant user-entered information in multi-step processes.
4.1.1 Parsing (Level A) Applies to: WCAG 2.0 and 2.1 – Always answer ‘Supports’ WCAG 2.2 (obsolete and removed) - Does not apply	Supports	For WCAG 2.0, 2.1, EN 301 549, and Revised 508 Standards, the September 2023 errata update indicates this criterion is always supported. See the WCAG 2.0 Editorial Errata and the WCAG 2.1 Editorial Errata .

Criteria	Conformance Level	Remarks and Explanations
4.1.2 Name, Role, Value (Level A)	Web: Partially Supports	Web: In most instances, the product contains user interface components whose name, role, state, and value can be programmatically determined. Exceptions include: <ul style="list-style-type: none"> • Carousels that are not implemented appropriately, such as the ones on the Home page and the Renters Decline Coverage dialog • Some controls that lack appropriate accessible labels on the Enroll Renter page and Welcome to GradGuard page

Table 2: Success Criteria, Level AA

Notes:

Criteria	Conformance Level	Remarks and Explanations
1.2.4 Captions (Live) (Level AA)	Web: Supports	Web: The product does not contain any live synchronized media (video with audio) that requires real-time captioning.
1.2.5 Audio Description (Prerecorded) (Level AA)	Web: Does Not Support	Web: The product does not provide sufficient audio descriptions for synchronized media (video with audio). Example includes: <ul style="list-style-type: none"> The video on the Tuition page that has meaningful information conveyed visually but lacks audio description or a media alternative
1.3.4 Orientation (Level AA 2.1 only)	Web: Supports	Web: The product does not restrict its view and operation to a single display orientation, such as portrait or landscape
1.3.5 Identify Input Purpose (Level AA 2.1 only)	Web: Partially Supports	Web: In most instances, the product ensures that the purpose of input fields that request information about the user, such as name or email, can be programmatically determined. Exceptions include: <ul style="list-style-type: none"> Some of the form fields on multiple pages on the Enroll Renter flow
1.4.3 Contrast (Minimum) (Level AA)	Web: Partially Supports	Web: In most instances, the visual presentation of text and images of text in the product provides a contrast ratio of at least 4.5:1 against adjacent colors. Exceptions include: <ul style="list-style-type: none"> Some text on the About Us page and the third-party video player on the Tuition page

Criteria	Conformance Level	Remarks and Explanations
1.4.4 Resize text (Level AA)	Web: Partially Supports	<p>Web: In most instances, the product allows text to be resized without assistive technology up to 200 percent without loss of content or functionality. Exceptions include:</p> <ul style="list-style-type: none"> • The control to move to the previous step on multiple pages on the Enroll Renter flow that disappears when the page is zoomed in to 200 percent
1.4.5 Images of Text (Level AA)	Web: Supports	Web: Except for logos, the product uses text instead of images of text.
1.4.10 Reflow (Level AA 2.1 only)	Web: Partially Supports	<p>Web: In most instances, pages of the product allow for resizing to a minimum width of 320 CSS pixels or vertical height of 256 CSS pixels without loss of content or functionality, and without requiring scrolling in two dimensions. Exceptions include:</p> <ul style="list-style-type: none"> • Some pages that require horizontal scrolling to view content such as the pages on the Renters Enroll flow • The control to move to the previous step on multiple pages on the Enroll Renter flow disappears when screen width is resized to 320px
1.4.11 Non-text Contrast (Level AA 2.1 only)	Web: Partially Supports	<p>Web: In most instances, the visual presentation of non-text content in the product has a contrast ratio of at least 3:1 against adjacent color(s). Exceptions include:</p> <ul style="list-style-type: none"> • Some of the focus indicators across the product that low color contrast ratio with the adjacent color • Border of some form fields such as those found on the How Much Coverage Do I Need dialog

Criteria	Conformance Level	Remarks and Explanations
1.4.12 Text Spacing (Level AA 2.1 only)	Web: Partially Supports	Web: In most instances, the product supports user changes in text style properties, such as line height or text spacing, without loss of content or functionality. Exceptions include: <ul style="list-style-type: none"> Content that disappears or overlaps on pages, such as the Renters and Renters Quote
1.4.13 Content on Hover or Focus (Level AA 2.1 only)	Web: Partially Supports	Web: In most instances, content triggered by hover or focus remains visible while triggered, remains visible while moving the pointer over it, and can be dismissed without moving the pointer or changing focus if it obscures other content. Exception includes: <ul style="list-style-type: none"> The tooltip content that cannot be moved over with a pointer without disappearing on the Student More Info page
2.4.5 Multiple Ways (Level AA)	Web: Supports	Web: The product provides multiple ways to navigate through pages in the product [except where pages are sequential steps in a process.
2.4.6 Headings and Labels (Level AA)	Web: Partially Supports	Web: The product uses headings and labels that describe their topic or purpose in most instances. Exceptions include: <ul style="list-style-type: none"> Multiple Edit controls with identical accessible labels on the Review Details of Enrollment page
2.4.7 Focus Visible (Level AA)	Web: Supports	Web: The product provides a visible indication of keyboard focus for elements on each page.
2.4.11 Focus Not Obscured (Minimum) (Level AA 2.2 only)	Web: Supports	Web: When user interface components receive keyboard focus they are, at minimum, partially visible.
2.5.7 Dragging Movements (Level AA 2.2 only)	Web: Supports	Web: The product does not use dragging movements for interactive functionality.

Criteria	Conformance Level	Remarks and Explanations
2.5.8 Target Size (Minimum) (Level AA 2.2 only)	Web: Partially Supports	Web: The size of the target meets the requirements of this criterion in most instances. Exception includes: <ul style="list-style-type: none"> The controls to pick individual slides on the carousel on the Home page
3.1.2 Language of Parts (Level AA)	Web: Supports	Web: Pages of the product present content in a single language.
3.2.3 Consistent Navigation (Level AA)	Web: Supports	Web: The product ensures that navigational mechanisms repeated across the product are presented consistently and in the same relative order.
3.2.4 Consistent Identification (Level AA)	Web: Supports	Web: The product ensures that components with the same functionality are identified consistently across pages of the product.
3.3.3 Error Suggestion (Level AA)	Web: Supports	Web: Where the product automatically detects input errors and provides error messages, the product also provides suggestions for correcting each error
3.3.4 Error Prevention (Legal, Financial, Data) (Level AA)	Web: Supports	Web: Where the product causes financial transactions to occur, user input fields are checked for errors, and the user is provided the opportunity to correct them.
3.3.8 Accessible Authentication (Minimum) (Level AA 2.2 only)	Web: Supports	Web: The product does not require users to complete a cognitive function test during its authentication process.
4.1.3 Status Messages (Level AA 2.1 only)	Web: Partially Supports	Web: In most instances, the product provides status messages that can be presented to assistive technologies without receiving focus. Exception includes: <ul style="list-style-type: none"> The search results that are not announced on the Support page

Table 3: Success Criteria, Level AAA

Notes: Not Evaluated