



1. Introduction

This documents sets out Mitsui Sumitomo Insurance Company (Europe) Limited (“MSIG UK” or “the Company”) Human Rights Policy (the “Policy”).

1.1. Document Purpose and Background

To outline the Human Rights Policy for employees and workers of MSIG UK

This document was created in 2023 as a newly created policy.

1.2. Intended Audience

The policy set out in this document applies to all MSIG UK staff, contractors, consultants, agency workers, seconded workers and suppliers working for MSIG UK or on its behalf in any capacity.

This policy sets out MSIG UK’s position with respect to human rights and modern slavery and sits alongside our Health and Safety Policy, our Modern Slavery Statement and our Supplier Code of Conduct.

1.3. Document Ownership

The owner of this document is responsible for ensuring that:

- The content of this document, including any translations, remains complete, accurate, and up-to-date and that it is read by all appropriate staff; and
- The review process is completed in line with the appropriate timetable; and
- Processes and procedures exist in local offices to implement relevant policies. These must be stored centrally and be accessible to all staff.
- An annual attestation is made to the effect that the above have been completed.

1.4. Changes to this Document

All reviews and changes to this document must be managed in accordance with the requirements set out in the Policy & Procedures Framework.

2. Policy

MSIG UK believes that everyone deserves to be treated with fairness, respect, equality and dignity and respect for human rights is integral to its values. MSIG UK is committed to acting ethically and with integrity in all its business dealings and relationships. To that end, MSIG UK recognises its responsibility to respect human rights and seeks to act in accordance with internationally-recognised human rights and standards, including the International Bill of Human Rights, the UN Global Compact 10 Principles, the International Labour Organisation (ILO) Declaration on Fundamental Principles and Rights at Work and the United Nations Guiding Principles on Business and Human Rights, making them integral to the way it operates.

MSIG UK is working hard to guard against being complicit in human rights violations and to uphold the human rights of its staff and any other individuals that it is in contact with, either directly or indirectly, for instance, its suppliers and business partners.

MSIG UK's Human Rights Policy seeks to set out its responsibilities and of those working on its behalf in observing and upholding its position on human trafficking and modern slavery. The Policy seeks to sets out MSIG UK's expectations and principles, which underpin its commitment to human rights and to ensure that MSIG UK continues to make a positive and sustainable difference to the lives of those whom it works and interacts with.

MSIG UK will:

- seek to avoid causing or contributing to adverse human rights impacts through its own activities and address such impacts, if they do occur, in a timely and appropriate manner;
- seek to prevent or mitigate adverse human rights impacts that are directly related to its operations, products and services through its business relationships; and
- provide for, or cooperate in their remediation through legitimate processes, if it has identified that it may have caused or contributed to any adverse human rights impacts; and will continue to look for ways to support the promotion of human rights within any of its operations which are within its sphere of influence.

3. Statements

The statements below draw upon the International Bill of Human Rights and the ILO Declaration on Fundamental Principles and Rights at Work:

- **Child Labour:** MSIG UK will not use child labour and will comply with all relevant and applicable laws in this regard. MSIG UK has in place and supports legitimate workplace apprenticeships and other similar programmes for young people to introduce them to the workplace that comply with applicable laws and regulations.
- **Modern slavery:** MSIG UK has a zero tolerance to human trafficking or the use of forced, bonded or involuntary labour as stated out in its Modern Slavery Statement which is accessible on the MSIG UK website at <http://msi-europe.com/>
- **Health and safety:** All MSIG UK employees work in an environment that is safe and healthy and which is line with our Health and Safety Policy.
- **Freedom of Association and thought:** MSIG UK recognises the importance of dialogue with its employees about their working environment and actively takes measures to seek employees' views about working at MSIG UK through regular confidential surveys.
- **Equality of treatment:** MSIG UK is fully committed to eliminating discrimination in recruitment, training and working conditions on grounds of race, colour, sex, age, religion, political opinion, nationality, sexual orientation, disability or social origin. MSIG UK promotes equality of opportunity and treatment as outlined in its Code of Conduct.



- **Employment terms:** MSIG UK provides all staff with clear contracts of employment which detail the terms and conditions of its staff employment. MSIG UK complies with all applicable law in relation to its employment practices.
- **Remuneration:** MSIG UK provides wages and benefits that meet national standards. MSIG UK is committed to equal pay and benefits for men and women for work of equal value.

4. **Grievance and Remediation**

Where a human rights violation is identified, MSIG UK will work with all parties involved to seek access to remedy and justice for the victim. MSIG UK is committed to ensuring that all unethical behaviour is called out and has a Speak Up policy and process which it encourages all staff to use in order to raise any concerns they may have. MSIG UK will investigate, address and respond to the concerns of employees and anyone raising a genuine concern which is in the public interest will be protected from victimisation or retaliation.

5. **MSIG UK's responsibility**

MSIG UK recognises that human rights impacts may develop and change over time. MSIG UK will review its Human Rights policy regularly with regard to its relevance and effectiveness and will address any deficiencies as necessary.