



## **Modern Slavery Statement**

Benenden Home Insurance is underwritten by UIA Mutual. This statement sets out UIA Mutual's actions to understand and mitigate all potential modern slavery risks related to its business and to put in place steps that are aimed at ensuring that there is no slavery or human trafficking in its own business and its supply chains.

Modern slavery is an undisputable and indefensible violation of an individual's basic human rights. As a Mutual and a commercial organisation in the insurance sector, it recognises that it has a corporate, moral and social responsibility, and, takes a zero-tolerance approach to slavery and human trafficking.

UIA Mutual is absolutely committed to preventing slavery and human trafficking in its corporate activities, and to ensure as far is reasonably practicable, that its supply chains are free from slavery and human trafficking.

It operates the following policies and practices that describe its approach to dealing with such issues as the identification of modern slavery risks and steps to be taken to prevent slavery and human trafficking in its operations.

## **Supplier / Procurement Policy and Due Diligence**

UIA Mutual, is committed to ensuring that its suppliers adhere to the highest standards of ethics. Suppliers are required to demonstrate that they provide safe working conditions where necessary, treat workers with dignity and respect, and act ethically and within the law in their use of labour. The organisation works with suppliers to ensure that they meet the standards of the code and improve their worker's working conditions. However, serious violations of this statement will lead to the termination of the business relationship, the clause of which is explicitly outlined in UIA's supplier agreement effective March 2019.

When considering working with and taking on new suppliers, UIA Group is committed to undertake due diligence. This due diligence includes:

- evaluating the modern slavery and human trafficking risks of each new supplier;
- reviewing on a regular basis all aspects of the supply chain
- conducting supplier audits;
- taking steps to improve sub-standard suppliers' practices.

All suppliers are required to ensure that they comply with the statutory requirements in respect of the Modern Slavery Act 2015, which, in turn, confirms to us that the risk of slavery in our supply chain has been mitigated.

### **Whistleblowing Policy**

UIA Mutual encourages all its workers to report any such related concerns to ensure the highest standards of quality and safety in all aspects of our business. The aim of this policy is to ensure that all workers feel able to raise concerns on the understanding that they have nothing to fear and will not suffer reprisals, harassment or victimisation.

### **Recruitment Practices**

UIA Mutual uses only specified, reputable employment agencies to source labour and always verifies the practices of any new agency it is using before accepting workers from that agency.

### **Statement Review**

This statement will be reviewed on an annual basis and is made pursuant to section 54(1) of the Modern Slavery Act 2015.