

# UK&I Human Rights Policy

## October 2025

Everyone has the right to be treated with fairness, respect and dignity. The purpose of the Human Rights Policy is to create a consistent and effective approach to understanding and managing risks to human rights that can result from business activities and relationships, in all parts of the value chain.

This policy provides a framework for the Intact Insurance UK (“Intact”) business activities to be conducted in a way that respects international human rights standards and applicable legislation. In developing our policy, we support and are guided by a wide range of international standards and principles, including the:

- Universal Declaration of Human Rights;
- International Labour Organization’s Declaration on Fundamental Principles and Rights at Work; and
- UN Guiding Principles on Business and Human Rights.

## Why do we have a Human Rights Policy?

As an insurance company we play a vital role in the lives of our customers and in the broader economy. As a values-driven business, demonstrating the highest standards of ethical conduct is fundamental to how we operate and aligns with our stakeholders’ expectations. Our Value of ‘Integrity’ guides us to do the right thing and set high standards for our business and those we work with, while our value of ‘Respect’ means we work together to create a workplace that is safe and secure, and where everyone is treated with dignity. We aim to promote an open, transparent culture that expects and empowers our people to live our values and do the right thing for our customers, colleagues and the communities we are a part of.

Upholding human rights principles is a complex and sensitive task, with requirements often relating to our wider value chain or customers. We aim to continually improve and evolve our approach.

## Principles

Intact respects and supports the following human rights and principles and expects partners to do the same:

1. **The right to equal opportunity and non-discriminatory treatment** – We believe we have a responsibility to create a culture and working conditions that help our people to achieve their full potential regardless of race, ethnicity, nationality, language, religion, age, gender (or maternity), sexual orientation, disability or marital status.
2. **The right to security of person** – We believe all people should have the right to feel safe and secure, and not subject to violence, cruelty or inhumane treatment.
3. **The right to privacy** – We recognise the importance of all personal data, including of our employees and customers, and understand our responsibility to protect data privacy.
4. **The rights of children and the effective abolition of child labour** – The use of child labour in our own operations, or those of our partners, is strictly prohibited.
5. **The rights to freedom of association and collective bargaining** – We recognise the role of collective bargaining and trade unions to protect employees’ interests and ensure fair employment terms to the extent we are able to under national law.
6. **The elimination of forced or compulsory labour** (including slavery, servitude and persons who have been trafficked) – It’s never acceptable to use forced or bonded labour, to deprive employees of identity papers or force them to make payments in order to receive employment in our own operations, or those of our partners.
7. **The right to a safe and healthy workplace** – We provide our people with information, guidance, tools, training, and a safe and healthy workplace environment to look after their physical and mental wellbeing.
8. **The right to payment of a fair wage and working hours** – We believe everyone has a right to equal pay for equal work, reasonable limitation of working hours and holidays with pay.
9. **Prohibition of bribes** – Bribery and corruption can have a disproportionately negative impact on human rights. We have a zero-tolerance approach to payment of bribes.
10. **Avoiding the use of the company’s services and products to abuse human rights** – We aim to avoid our products and services being used by others in a way that is inconsistent with our commitment to international human rights standards.

## Third parties and outsourcing arrangements

Intact is committed to working with third-party suppliers that have processes in place to respect and support human rights in their operations and wider supply chain. These requirements are set out in our Supplier Code of Conduct (SCoC), which should be included as a schedule in new supplier contracts where relevant. While we do not have a direct influence over our business

partners' operations, we look to conduct due diligence and demonstrate our own internal standards where practical. Operations must communicate the requirements of this policy to the third-parties (such as suppliers and delegated authorities) that it deems material with respect to this policy.

## **Scope**

This policy applies to all Intact Insurance UK&I (Intact) operations, including wholly or majority owned subsidiaries and associated companies where Intact has management control.

## **Further information**

- [Intact Annual Report and Accounts](#)
- [Intact Social Impact and ESG Report](#)
- [Supplier Code of Conduct](#)
- [Modern Slavery and Human Trafficking Statement](#)