

## Supplier Code of Conduct

### 1. BACKGROUND

- 1.1 RSA is committed to running its business in a way that all its employees can be proud of, ensuring financial strength and transparency for its stakeholders, putting its customers first and delivering long-term value to its environment and society.
- 1.2 RSA's approach to Environmental, Social and Governance (ESG) matters is detailed in the annual Social Impact Report of its parent company, Intact Financial Corporation. RSA expects its suppliers to uphold the principles of its approach to ESG by providing safe working conditions, treating workers with dignity and respect, acting fairly and ethically and using environmentally responsible practices where practicable.
- 1.3 RSA requires all of its suppliers to operate in accordance with this supplier Code of Conduct and in full compliance with all Regulations within the geographies in which they operate. This supplier Code of Conduct goes beyond mere compliance with the law by drawing upon internationally recognised standards, such as the International Labour Organisation ("ILO") and the Universal Declaration of Human Rights ("UDHR") to advance social and environmental responsibility. Furthermore, this supplier Code of Conduct sets out the required supplier conduct regarding human rights, environmental protection, business ethics and community involvement.

### 2. COMPLIANCE

- 2.1 The Supplier shall comply with the obligations as detailed in this supplier Code of Conduct and RSA reserves the right to assess the Suppliers' compliance with this supplier Code of Conduct at any time.
- 2.2 The Supplier shall promptly notify RSA of any breach of this supplier Code of Conduct and RSA shall be entitled to terminate this Agreement in the event of such a breach.

### 3. HUMAN RIGHTS

- 3.1 RSA's Human Rights Policy defines human rights as basic rights that allow individuals the freedom to lead a dignified life, free from fear or want, and free to express independent beliefs.
- 3.2 The Supplier shall provide evidence (for example, in the form of its own human rights policy or modern slavery and human trafficking statement) of how the principles of human rights are upheld by the Supplier, its Approved Sub-Contractors and its supply chain.
- 3.3 Where RSA suspects a breach of this Code of Conduct or becomes aware of a case of modern slavery, it will work with the Supplier to implement remedial action. RSA shall be entitled to terminate this Agreement in the event that the supplier is unable to demonstrate compliance with this Code of Conduct or progress towards the eradication of modern slavery within its organisation and supply chain.

### 4. ENVIRONMENT

- 4.1 RSA recognises that as a global insurance company its activities have an impact on the environment in terms of the energy used, waste generated and business travel conducted. RSA is committed to reducing its negative impact on the environment and maximising the positive by measuring, managing and monitoring its environmental performance. This includes a commitment to achieving net zero in its carbon emissions across its business by 2050 and halving operational emissions by 2030. RSA's Environmental Policy sets out its approach and RSA encourages its suppliers to develop and implement environmental standards and procedures in line with this Environmental Policy.
- 4.2 The Supplier shall provide evidence of how it monitors, measures and manages significant environmental impacts, sets targets to reduce negative impacts and report progress against these targets at least annually. Impacts shall include energy consumption, waste generation and disposal, water use, business travel and resource consumption.

- 4.3 The Supplier shall provide an audit trail, and relevant certification, to demonstrate that the Services and any products related to the Services are disposed of in an environmentally friendly manner and in accordance with relevant Regulations.
- 4.4 The Supplier shall progressively develop the supply of Services under this Agreement to incorporate the highest possible environmental standards, improving the environmental and social impact of RSA's purchases across their lifecycle.

## **5 BUSINESS ETHICS**

- 5.1 RSA expects the highest standards of ethical conduct. The Supplier shall always be ethical in every aspect of its business, including relationships, practices, sourcing and operations.
- 5.2 The Supplier shall, at least annually, provide evidence on how it ensures compliance with relevant Regulations, including as to corrupt gifts and human rights, as detailed in this Agreement, and does not engage in corruption, extortion, embezzlement, or bribery to obtain an unfair or improper advantage.

## **6 COMMUNITY INVESTMENT**

- 6.1 RSA's Community Investment Policy details its commitment to supporting the communities in which RSA operates and RSA encourages its suppliers to do the same, fostering social and economic development and contributing to the sustainability of local communities.
- 6.2 The Supplier shall work with RSA to develop charitable partnerships where practicable.

**END**

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