

## **Aioi Nissay Dowa Insurance Company of Europe Limited**

### **Slavery & Human Trafficking Statement**

With reference to Article 54 of the Modern Slavery Act 2015 (“the Act”), this statement expresses the intent of Aioi Nissay Dowa Insurance Company of Europe PLC and its subsidiary companies (ANDIE Group) to prevent slave labour and human trafficking in its business activities, and to take reasonable steps to ensure that its suppliers align with this intent.

ANDIE Group is part of the MS&AD Insurance Group, which has established a Corporate Social Responsibility approach that sets out a code of conduct for all employees. The code of conduct includes respect for human rights and creation of a positive workplace. MS&AD Insurance Group has signed up to the Principles for Sustainable Insurance (PSI), part of the United Nations Environment Programme Finance Initiative (UNEP FI), which calls upon the industry to encourage efforts to address environmental, social and corporate governance issues in insurance business and to contribute to the sustainable development of society. For further details of the MS&AD Insurance Group approach please visit the link below:

[http://www.ms-ad-hd.com/en/csr/employee/human\\_rights.html](http://www.ms-ad-hd.com/en/csr/employee/human_rights.html)

To support this commitment to corporate social responsibility ANDIE Group seeks to purchase and source all products and services used in its business operations from suppliers who share the same commitment to eliminate slavery and human trafficking in their organisation or associated supply chains. Prior to engaging with new suppliers and business partners, ANDIE Group conducts due diligence reviews, which amongst other things, seeks assurance that the supplier’s approach and controls relating to slavery and human trafficking align. ANDIE Group’s business partner and supplier contracts now require all its business partners to ensure that all work or services conducted for the Group are in accordance with all applicable laws, regulations and industry guidelines. The Group’s contracts contain appropriate audit rights allowing the Group to conduct audits of its suppliers, in part to evaluate compliance with the terms of the contract and also to ensure compliance with all applicable laws.

The ANDIE Group encourages its staff to report any issues and/or concerns about legal and regulatory requirements and improper or unethical business practices.