

ESG Code* of the SIGNAL IDUNA Group for Suppliers and Service Providers

*ESG – Impact on Environment (E), Social (S) and Governance (G)

(December 2024)

I. Preamble

The parent companies of the SIGNAL IDUNA Group are organized as mutual insurance associations. Mutuality is therefore an integral part of the corporate philosophy.

For SIGNAL IDUNA, mutuality means sustainable and responsible corporate governance. This means not only being a reliable partner for customers, employees, and business partners, but also combining economic success with ecological and social commitment.

We strive for a fair and cooperative business relationship and assume responsibility toward the environment and society. We therefore expect our business partners to maintain sustainable business operations that incorporate social considerations.

Our ESG Code specifies our expectations of all suppliers and service providers (hereinafter referred to as "suppliers"). These expectations are primarily based on the German Act on Corporate Due Diligence in Supply Chains (LkSG), the UN Sustainable Development Goals (SDGs), the BME (German Association for Supply Chain Management, Procurement and Logistics) Code of Conduct, and the relevant conventions of the International Labour Organization (ILO core labour standards).

We consider compliance with our ESG Code essential for the respective business relationship. In the event of violations, we will agree on measures with the supplier to restore compliance. If an agreement cannot be reached, this may lead to the termination of the business relationship.

If a supplier commissions subcontractors or uses the services of third parties to fulfil the contract, it should ensure that the commissioning of a subcontractor or third-party agent also complies with our ESG Code and national and international laws.

Documents that the supplier maintains on its own ESG strategy should be made available to us – if possible, in digital form made available to us.

II. Our Principles and Expectations of Suppliers

The following points represent minimum expectations and are therefore not exhaustive. Stricter national legal standards at the place of fulfilment and production must take precedence.

- The supplier shall ensure adequate environmental protection. Environmental impact is to be minimized, and environmental protection measures continuously improved. The supplier demonstrably operates a systematic and organizationally anchored environmental management system or demonstrably establishes one.
- The supplier recognizes and complies with human rights.
- The supplier pays its employees sufficient and appropriate salaries to ensure a decent living. The supplier complies with statutory minimum wages.
- The supplier guarantees fair working conditions for its employees, complies with national laws and regulations on working hours and occupational safety, as well as the core labour standards of the International Labour Organization (ILO), and prohibits forced labour and all forms of slavery and child labour.
- The supplier guarantees appropriate occupational safety for its employees to prevent accidents and health impairments.
- The supplier grants its employees freedom of association and the right to collective bargaining.
- The supplier prohibits any form of discrimination (e.g., based on race, skin colour, gender, age, nationality, religious affiliation, disability, sexual orientation, political opinion, or social origin), at least in accordance with the anti-discrimination prohibitions of the General Equal Treatment Act. All employees must be protected from workplace harassment, particularly of a sexual nature.
- The supplier does not accept any form of corruption or bribery; it does not engage in such behaviour in any way.

III. Supplementary Information Regarding the LkSG

Further information is available on the SIGNAL IDUNA website: <https://www.signal-iduna.de/menschenrechte.php>.

It is also possible to submit complaints and information anonymously in accordance with Section 8 of the LkSG or view our declaration of principles in accordance with Section 6 of the LkSG.