

ESG Code* of the SIGNAL IDUNA Group for suppliers and service providers

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

(08.2026)

I. Preamble

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

For us, this means being a reliable partner for customers, employees, and business partners, and always maintaining fair and cooperative business relationships.

Accordingly, we expect our business partners to comply with applicable laws and to consider fundamental social standards and environmental regulations in their business operations.

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 Supply Chain Duty of Care Act (LkSG), the Global Sustainable Development Goals (SDGs) of the UN General Assembly, the BME (German Association of Materials Management, Purchasing and Logistics), the BME Code of Conduct, as well as the relevant Conduct", as well as the relevant conventions of the International Labour Organization (ILO core labour standards).

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

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

Documents that the supplier maintains on its own ESG strategy will 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 therefore do not claim to be exhaustive. Stricter national legal standards at the place of fulfilment and production must be given priority.

- the supplier shall ensure adequate environmental protection. Environmental pollution is avoided or minimised and environmental protection measures continuously improved. The supplier demonstrably operates a systematic & organisationally anchored environmental management system or demonstrably establishes one.
- the supplier recognises human rights and complies with them.
- the supplier pays its employees sufficient and appropriate salaries to ensure a decent living, adequate salaries. 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 as well as child labour.
- the supplier guarantees the appropriate occupational safety for its employees in order to prevent accidents and health impairments.
- the supplier grants its employees freedom of association and the right to collective bargaining.
- the supplier excludes any form of discrimination (e.g. based on race, skin colour, gender, age, nationality, religious affiliation, etc.), nationality, religious affiliation, disability, sexual orientation, political opinion or social origin) at least in accordance with the prohibitions of discrimination under the General Equal Treatment Act. All employees must be protected from harassment in the workplace, 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 on the LkSG

Further information is available on the SIGNAL IDUNA website <https://www.signal-iduna.de/menschenrechte.php> on the LkSG. It is also possible to submit complaints and information anonymously in accordance with Section 8 LkSG anonymously or view our declaration of principles in accordance with Section 6 LkSG.