

UNIQA

Human Rights Policy

Statement

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UNIQA Human Rights Policy

The aim of the UNIQA Human Rights Policy is to ensure respect for human and labour rights by defining clear governance, due diligence processes, grievance mechanisms and monitoring across all relevant business areas.



Our commitment

UNIQA respects internationally recognised human and labour rights. The aim is to systematically consider human rights aspects wherever our business activities may have or may be linked to impacts on people. To this end, we combine clear responsibilities with risk-based due diligence processes, prevention and mitigation measures, grievance mechanisms, as well as monitoring and reporting.

Alignment with international standards

The UNIQA Human Rights Policy is based on the UN Guiding Principles on Business and Human Rights, the International Bill of Human Rights, the ILO core labour standards, the OECD Guidelines for Multinational Enterprises and the principles of the UN Global Compact.

Embedding human rights in the core business areas

UNIQA as an investor

Human rights risks are considered in relevant investment decisions, complemented by monitoring, dialogue and escalation mechanisms.

UNIQA as an employer

UNIQA promotes a safe, respectful, fair and inclusive working environment that protects health, privacy, participation and labour rights.

UNIQA as an insurer

Human rights and labour-related matters are incorporated into Corporate Underwriting on a risk-based basis. In the retail customer business, the focus is on fair, respectful and non-discriminatory treatment, data protection and fair access.

UNIQA as a healthcare provider in Austria (Mavie Med)

Mavie Med is directly involved in the provision of healthcare-related services, which means that human rights issues (e.g. non-discrimination, access to healthcare, working conditions in the healthcare sector, data protection) are of heightened relevance.

UNIQA as a business partner

Human rights requirements are integrated into supplier selection, assessment and dialogue, together with risk-based follow-up measures.

Key areas of action at UNIQA

The specific approach depends on the relevant business area, the nature of the potential impacts and the leverage UNIQA can exercise. The key areas of focus are:

Equality, dignity, and non-discrimination

UNIQA is committed to a respectful, safe and inclusive working environment and maintains a clear zero-tolerance stance towards any form of discrimination, harassment or disadvantage – regardless of sex, gender and sexual orientation, age, social, ethnic or national origin, skin colour, disability, skills, religion, political opinion or worldview.

Voluntary labour and fair employment

UNIQA strictly opposes child labour, forced labour, modern slavery and human trafficking. Additionally, the right to freedom of association and the right to collective bargaining are explicitly being supported.

Health, safety and well-being

UNIQA takes responsibility for the protection of both physical and mental health.

Privacy and personal data

Responsible handling of the personal data of customers, employees and other affected stakeholders.

Responsible business relationships

Human rights risks are considered in relevant investment, underwriting and procurement processes.

Transparency and continuous development

We monitor regulatory and professional developments, report on our management approaches and further develop our processes on a risk-based basis.

Human Rights Due Diligence

To respect human rights and effectively address potential and actual adverse impacts, UNIQA applies a human rights due diligence process that is aligned with the six due diligence steps of the OECD.

1

Embed human rights due diligence in policies, responsibilities, governance and business processes.

2

Identify and assess actual and potential adverse impacts and prioritise them according to severity.

3

Implement appropriate **prevention and mitigation measures** and take action to address existing impacts.

4

Monitor and document the implementation and **effectiveness of measures** and further develop them where necessary.

5

Provide transparent information and **communication** on how human rights impacts are addressed and progress is achieved.

6

Where UNIQA has caused or contributed to adverse impacts, provide for or cooperate in **appropriate remediation**.

Prevention, mitigation and escalation

- Human rights criteria are integrated into relevant policies, assessments and decision-making processes.
- Where elevated risks are identified, measures may include dialogue, requirements, enhanced monitoring or restrictions on a business relationship.
- In the event of severe or repeated violations, decisions may extend to rejecting or terminating a business relationship or divesting, where this is possible and appropriate within the relevant business area.
- Measures and decisions are documented in a transparent and traceable manner and incorporated into existing governance and reporting processes.

Reporting concerns, grievances and remediation

Employees, customers, business partners and other stakeholders may report suspected misconduct or legal violations through the designated reporting channels, including the [UNIQA Whistleblowing Platform](#). Reports are handled confidentially and in accordance with established procedures, with anonymous reporting available where applicable. Local diversity and inclusion officers act as dedicated contact points for employment rights, discrimination and other workplace-related concerns and support their handling.

Available reporting channels for employees are communicated regularly through compliance training. Informations for external stakeholders are available on the [UNIQA Website](#).

Insights from reports may inform corrective or improvement measures. Where human rights risks arise in business relationships, UNIQA uses the leverage available, such as dialogue or adjustments to the business relationship.

Our commitment is continuous improvement

Human rights due diligence is an ongoing process. We regularly review our approach and adapt it in response to changing risks, insights and regulatory requirements.

Responsibility for the UNIQA Human Rights Policy lies with the Group ESG Office (esgoffice@uniqagroup.com) and is updated annually.

Disclaimer: This short version summarises the key aspects of the internal UNIQA Human Rights Policy. The complete policy in its current version shall apply.