



Human Rights Policy

Background

Human rights can be defined as basic rights that allow individuals the freedom to lead a dignified life, free from fear or want, and free to express independent beliefs. RSA supports the principles of Human Rights set out in the Universal Declaration of Human Rights (UDHR), the International Labour Organisation (ILO) core conventions on Labour Rights and is a signatory of the United Nations Global Compact.

As an insurer, not all principles of the above codes are relevant but, as a major insurer of commercial, industrial and individual risks we will endeavour to ensure our direct operations and interactions with business partners or suppliers do not make us complicit in Human Rights violations in accordance with the above codes.

Scope

This Policy applies to all RSA operations, including wholly or majority owned subsidiaries and associated companies where RSA has management control.

Statement of principles

RSA respects and supports the following:

- The right to equal opportunity and non-discriminatory treatment;
- The right to security of person;
- The rights of children;
- It will not use forced or compulsory labour (including slavery, servitude and persons who have been trafficked)
- It will provide a safe and healthy workplace;
- It will pay workers a fair wage;
- It will not pay bribes; and
- It will ensure that the company's services and products are not used to abuse human rights.

Employees

RSA employees must comply with our Business Principles, Expectations and Business Conduct through our Human Resources policies and procedures.

Business Partners and Suppliers

RSA will strive to ensure that these rights are taken into account by:

- Procurement functions when considering material tenders, third party contracts, business partners, suppliers and their supply chains where practical.
- Functions dealing with business partners (commercial lines, joint ventures, etc.) to seek partners upholding the same principles through their operations and supply chain where practical.

Investments

RSA will continue to strive to ensure that Group investments are managed giving consideration to the above principles.

Customers

RSA will seek to ensure that its products and services are not used to abuse human rights.

Signed:

A handwritten signature in black ink, appearing to read 'Stephen Hester', written in a cursive style.

Stephen Hester
Group Chief Executive
Date: 27 June 2016

This policy will be reviewed annually, or more frequently in light of significant legislative or organisational changes.