

Hiscox equality policy

The purpose of this policy is to provide equal opportunities to all in employment, irrespective of their gender, race, disability, age, sexuality, religion, beliefs, marital status and social class. Hiscox strongly opposes all forms of unlawful and unfair discrimination.

Our commitment

- Every employee is entitled to a working environment which promotes dignity and respect to all. No form of intimidation, bullying or harassment will be tolerated.
- The commitment to equal opportunities in the workplace is good management practice and makes sound business sense.
- Breaches of our equal opportunity policy will be regarded as misconduct under the terms of our disciplinary process. A severe breach could constitute gross misconduct.
- This policy is fully supported by senior management.
- The policy will be monitored and reviewed annually.

What is the Equality Act 2010?

From 1 October 2010, the Equality Act came into force which aims to simplify, reform and harmonise the UK's discrimination regime. The Act supersedes all previous acts and legislation namely the Equal Pay Act 1970, Sex Discrimination Act 1975, Race Relations Act 1976, Disability Discrimination Act 1995, Equality Act 2006, Employment Equality (religion or belief) Regulations Act 2003, Employment Equality (sexual orientation) Regulations 2003, Employment Equality (Age) Regulations 2006 and Equality Act (sexual orientation) Regulations 2007.

The act protects the following groups from discrimination which are known as "protected characteristics":

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race including colour, nationality, ethnic or national origin
- Religion or beliefs
- Sex
- Sexual orientation

What is discrimination under the Act?

Discrimination can only take place in connection with the protected characteristics. A particular event could give rise to one or more types of discrimination.

The main types of discrimination are:

Direct discrimination – this happens where someone is treated less favourably than another because they have a protected characteristic or they are perceived to have a protected characteristic.

Associative discrimination – this applies to the following protected characteristics: race, religion or belief, sexual orientation, age, disability, gender reassignment and sex. This happens where someone is treated less favourably because they associate with another person who possesses a protected characteristic.

Perceived discrimination - this applies to the following protected characteristics: race, religion or belief, sexual orientation, age, disability, gender reassignment and sex. This happens where someone is treated less favourably because they are perceived to have a protected characteristic. This applies even if the person does not have the protected characteristic.

Indirect discrimination – this applies to the following protected characteristics: race, religion or belief, sexual orientation, age, disability, gender reassignment and sex. This happens where there is a condition, rule, policy or practice that applies equally to everyone but has the effect of being disadvantageous to a particular group who share a protected characteristic.

Harassment – this is unwanted conduct related to a relevant protected characteristic, which has the purpose or effect of violating an individual's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for that individual. Employees can complain of behaviour they find offensive, humiliating etc even if not directed to them and they need not have a protected characteristic themselves.

Victimisation – this applies to all protected characteristics and happens when an employee is treated less favourably because they have made or supported a complaint or raised a grievance under the Act or they are expected to do so.

What do I do if I feel I have been discriminated against?

Hiscox employees should raise any concerns regarding discrimination of any kind with their manager or a member of the HR Team. Any allegation of discrimination should be made via the company's grievance procedure.