

# HISCOX GROUP HEALTH AND SAFETY POLICY STATEMENT

Hiscox is a uniquely diversified insurer with a clear vision for the future. With over 2700 employees based in 14 countries, we are acknowledged market leaders in many of the sectors in which we operate, while our commitment to provide clients with superb service is at the heart of everything we do.

This Health and Safety Policy Statement sets out the standards we aim to achieve throughout Hiscox Group activities, wherever they are undertaken.

We recognise that ultimate responsibility for health and safety management and health and safety performance within Hiscox Group activities rests with the Executive Directors. Our health and safety policy is to:

provide, across all Hiscox Group activities and locations, and in as far as is reasonably practicable, a work environment and work activities that together ensure the health, safety and welfare of all our employees and those who are affected by our operations.

To ensure that our Health and Safety Policy is achieved wherever we operate, each Hiscox Business Managing Director or Chief Executive Officer is required to implement effective arrangements for managing health and safety. Each individual Hiscox Business Unit is then responsible for:

- Adopting and implementing the Hiscox Group Health and Safety Policy within its activities and establishing appropriate supporting policies and procedures
- Ensuring that its activities are conducted at least in compliance with relevant local health and safety legislation and other requirements
- Allocating responsibilities for organising and achieving the Hiscox Group Minimum Health and Safety Standards to its managers and employees
- Appointing, or otherwise organising access to, a source of competent advice and support in health and safety
- Demonstrating that health and safety risks existing within its activities are identified, assessed and effectively managed and that, where required, relevant health and safety training is provided
- Engaging with its employees on health and safety management and performance
- Monitoring, measuring and reporting its health and safety performance to Hiscox Group as part of wider Governance activities

In acquiring and managing office and other premises, Hiscox Business Units are also responsible for ensuring the:

- Completion, documentation and dissemination of premises fire risk assessments
- Completion, documentation and dissemination of building emergency plans
- Achievement of compliance with relevant mechanical, electrical and other building-related safety standards

As a further contributor to the achievement of our Health and Safety Policy, we expect everyone working within a Hiscox Group activity, including contractors and suppliers, to take reasonable care for their own health and safety and to make sure that their tasks do not adversely affect the health and safety of others.

Group Property Services will, on request, support and guide Hiscox Business Units and individual employees in meeting their responsibilities under this Health and Safety Policy and will provide measures of assurance on Business Unit health and safety performance to the Hiscox Group as part of our commitment to achieve continuous improvement in this important discipline.

Michael Schenstrom  
Director of Group and Finance Operations  
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