

Integrity is one of the core Hiscox values. Fundamental to this is honest and fair dealing in all activities throughout the Hiscox Group.

Hiscox is committed to maintaining a culture of integrity, transparency and accountability to ensure compliance with all applicable financial crime laws and regulations. Hiscox operates appropriate systems and controls to avoid breaches of financial crime laws and regulations, which includes laws and regulations relating to:

- Sanctions;
- Counter-terrorist financing;
- Anti-money laundering;
- Anti-bribery and corruption;
- Fraud; and
- Anti-facilitation of tax evasion.

Hiscox maintains a Group Financial Crime Framework. This includes a Group Financial Crime Policy, covering these six areas, which is approved by the Hiscox Ltd Board.

Hiscox is committed to identifying, assessing and effectively managing the risks relating to financial crime insofar as they relate to Hiscox and, in particular, to ensuring that appropriate controls are in place which are proportionate to the level of risk posed by the particular relationship Hiscox has.

We are committed to cooperating with all relevant law enforcement and regulatory bodies in relation to suspicious financial activities, no matter the jurisdiction.

Hiscox also expects all those with whom we do business (brokers, coverholders, third party administrators, outsourced service providers, specialists and suppliers of every kind) to aspire to the same standards.