



Guiding Principles

Our commitment towards
Human & Labour rights

INTRODUCTION

As “supporter of your life” we take care of the “what if’s” and the “what’s possible” so that our customers can live to the fullest with peace of mind at every stage of their journey...and we want to support everyone’s life!

That is why Ageas fully subscribes the

- “UN Universal Declaration of Human Rights
<http://www.un.org/en/documents/udhr/>
- and the International Labour Organisation’s Core Conventions:
<https://www.ilo.org/global/standards/introduction-to-international-labour-standards/>

SCOPE

These principles apply to ageas SA/NV¹ and its Subsidiaries, and on a best effort basis in the Affiliates.

The Policy is applicable to all Ageas employees and contractors working for or on behalf of Ageas.

OUR COMMITMENTS

We conduct our business in a manner that respects the rights of all people, complying with all legal requirements & internal policies.

We recognize our responsibility to respect human rights and avoid complicity in human rights abuses, as stated in the UN Guiding Principles on Business and Human Rights.

We treat everyone who works for Ageas fairly and without discrimination. Our employees are entitled to work in an environment and under conditions that respect their rights and dignity.

We respect freedom of association. Where our employees wish to be represented by trade unions or works councils, we will cooperate in good faith with the bodies that our employees collectively choose to represent them within the appropriate national legal frameworks.

We respect the right of collective bargaining. Where our employees wish to be represented by trade unions or works councils, we will cooperate in good faith with the bodies that our employees collectively choose to represent them within the appropriate national legal frameworks and where we can discuss and negotiate the terms and conditions of work.

Towards suppliers & business partners we will seek to make contractual commitments that encourage them to adhere to the same principles.

1 “Ageas” designates the conglomerate of companies forming a group of which ageas SA/NV is the top holding. It encompasses the mother company, all its subsidiaries and affiliates. Subsidiary means an entity in which ageas SA/NV, directly or indirectly, has a majority shareholding and holds operational control, and Affiliate means any entity in which ageas SA/NV, directly or indirectly, has a minority shareholding and holds no operational control.

RESPECT OF THESE PRINCIPLES

Integrity is the leading premise underpinning respect for human & labour rights, translated in the explicit rejection of any type of discrimination, the fight against corruption and fraud, the obligation to contract only with trusted and reliable third parties, and the unreserved commitment of zero-tolerance to unlawfulness and unacceptable practices. With this conviction, Ageas has defined these Guiding Principles.