

Aviva Third Party Business Code of Behaviour



Introduction:

Performance and adherence to high business standards is an important and integral part of Aviva's value chain. Aviva expects the application of high legal, ethical, environmental and employee related standards within our own business and among the Third Parties we work with.

We will seek to understand a Third Party's own commitments on sustainability performance (environmental and people practices), and where significant gaps are identified, seek to address such gaps through mutual dialogue.

Aviva respects that Third Parties may have differing Sustainability objectives however Aviva hopes that by working together, over time we can collectively improve our impact on the world.

The purpose of this Code of Behaviour is for a Third Party and Aviva to confirm a commitment to behave in a certain way when dealing with each other.

Please also take time to read our Business Ethics Code which is one of the policies that guide our business and behaviours and can be found here ([Policies and Responses](#)).

Behaviours:

Vulnerable Customers	We should mutually ensure that we are consistently delivering good customer outcomes and are acting in the customers best interest and, where appropriate, we should have procedures in place to ensure the identification, fair treatment and protection of vulnerable customers.
Human Rights	We should respect all internationally proclaimed human rights and should be guided in the conduct of our business by national laws, international Standards, the provisions of the UN Universal Declaration of Human Rights, the UN Guiding Principles and the International Labour Organisation (ILO) Eight Fundamental Conventions, and the remediation of any potential human rights violations should they occur.
Labour Standards	<p>We respect and promote the following labour standards:</p> <ul style="list-style-type: none"> • No form of modern slavery or forced labour, including human trafficking, involuntary prison labour, indentured labour, bonded labour or otherwise • Children under the age of 15 or under the minimum legal working age (whichever is higher) must not be employed. Where young people (15-17 years old) are employed, the employer must comply with the relevant legal requirements in that region/country to provide sufficient protection • The right of employees to join and organise associations of their own choosing and to bargain collectively must be recognised and respected • Employees should receive fair compensation and benefits. In all cases, wages must meet or exceed the minimum wage required by law • Working hours should not exceed 48 hours per week and should comply with national laws and industry standards. Overtime shall be voluntary and employees should be compensated at the rate legally required in the country or at a rate exceeding regular hourly wage • Employees should enjoy secure and stable employment and regular income • Employees must be treated with dignity and respect. The workplace must be free of harassment, abuse, and degrading treatment. No employee will be subject to physical, sexual, mental or any other form of abuse or harassment or corporal punishment
Diversity, Inclusion and Equal Opportunities	<p>Aviva is committed to being a diverse and inclusive organisation. We want our commitment to D&I to be reflected in our people practices, customers, communities, and our supply chain.</p> <p>It is important that we, and the Third Parties we engage with, should promote equal opportunities for everyone in employment - free from prejudice and discrimination (*direct and **indirect) on the grounds of gender, gender reassignment, sexual orientation, disability (including both visible and invisible conditions), pregnancy and maternity, marital status, creed, colour, race, ethnic origin, nationality, social-economic backgrounds, religion & belief, age, union status or political opinion. All Third Parties must meet the requirements of any applicable discrimination legislation.</p>
Health & Safety	We recognise that the quality of products & services, consistency of production, and workers morale, are enhanced by a safe & healthy working environment. In addition, we have a legal requirement to ensure that third parties working on behalf of Aviva comply with all relevant health, safety and welfare legislation. We are committed to both the safety and health of employees and others who may be affected by their operation and to maintaining a safe work environment ensuring that all workers are qualified and are supplied with the correct equipment to carry out their roles safely.
Environment	<p>We should mutually respect the environment and our environmental responsibilities to take reasonable measures to prevent damage to the environment. Consideration should be given to business operations, supply chains and product life cycles including scope 1, 2 and 3 emissions.</p> <p>At Aviva, the climate and biodiversity crisis are a key challenge for us, our customers, communities and suppliers which is why we've announced our plans to become a NET Zero company by 2040 and supply chain by 2030. We are increasingly looking to collaborate and work with organisations who have a shared ambition to reduce our environmental impact globally, and particularly those who have enshrined this commitment through external benchmarks such as Science Based Targets.</p>

Financial Crime	We should adopt a zero-tolerance approach towards acts of financial crime being undertaken in our business dealings with each other and all other areas of our business operations. To achieve this, both parties must comply with all applicable financial crime laws and regulations including, but not limited to, bribery and corruption, facilitation of tax evasion, fraud, market abuse, money laundering and financial sanctions.
Responsible	We should expect to act in a socially responsible manner pursuant to the countries in which we operate.
Integrity	We should mutually expect to act honestly, fairly, with integrity and care in all aspects of our business together.
Clarity	Communications between us should be clear, unambiguous, and timely and not acting in a way that may put our integrity into question.
Progressive	We should feel able to actively engage each other if we believe efficiencies, value add activities or innovation could be achieved through continuous improvement in all our dealing together.
Supportive	We should actively support local communities where we have an interest to do so; such initiatives may include supporting local charities, community groups or initiatives with the intent of making life better for those in the community.
Respect	We should treat each other with respect and consideration in all aspects of our operations.
Feedback	We should be open in our feedback to each other to facilitate a successful working relationship, discussing when things are going well and when they are not.
Procurement	Third Parties should, when conducting their own procurement activities, seek similar behavioural commitments as above from its own supply chain, in addition to any legally binding commitments within a formal contract.
Challenging	If either party feels that an employee has not supported this Third Party Business Code of Behaviour then a complaint should be lodged with the appropriate Aviva Relationship Manager, where it will be investigated.

**Direct discrimination is where a person is treated less favourably than another because of a protected characteristic. For example, refusing to employ a person because they are pregnant or dismissing a person because of their religious beliefs.*

***Indirect discrimination occurs when a policy, rule or requirement applies to everyone but particularly disadvantages a certain group with a protected characteristic. For example, if a rule is put in place that an employee must have at least 10 years' service before being eligible to apply for promotion, this means that employees under the age of 26 cannot be promoted. This would be unlawful unless it can be shown that there was a good reason for the 10 years' service being required.*