

# 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 Corporate Responsibility (CR) performance, and where significant gaps are identified, seek to address such gaps through mutual dialogue.

Aviva respects that Third Parties may have differing CR 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:

<b>Vulnerable Customers</b>	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.
<b>Human Rights</b>	We should respect all internationally proclaimed human rights and should be guided in the conduct of our business by the provisions of the United Nations Universal Declaration of Human Rights and the International Labour Organisation (ILO) core labour standards, including but not limited to, the prevention of modern slavery, child labour, forced labour, and the remediation of any potential human rights violations should they occur.
<b>Labour Rights</b>	Working hours should not be excessive and should comply with all applicable laws and industry standards and employees should have access to fair working conditions.
<b>Equal Opportunities</b>	We should promote equal opportunities for everyone in employment - free from prejudice and discrimination on the grounds of gender, gender reassignment, sexual orientation, disability (which can include both physical & hidden, and mental health conditions), pregnancy and maternity, marital status, creed, colour, race, ethnic origin, nationality, social-economic backgrounds, religion & belief, age, union status or political opinion.
<b>Child Protection and Safeguarding</b>	We should ensure that, where applicable, guidelines and procedures are in place to respect children's rights.
<b>Health &amp; Safety</b>	We recognise that the quality of products & services, consistency of production, and workers morale, are enhanced by a safe & healthy working environment. 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 to perform their work functions safely.
<b>Environment</b>	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 a products life cycle (raw materials, manufacturing, packaging, transportation, energy consumption and end of life disposal).  At Aviva, plastics reduction is a key part of what we're doing to minimise our impact on the environment, and we pledged to be single-use plastic free in the UK from mid-2019. We continuously collaborate with Third Parties to reduce our wider plastic consumption globally and source suitable sustainable alternatives.
<b>Financial Crime</b>	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.
<b>Responsible</b>	We should expect to act in a socially responsible manner pursuant to the countries in which we operate.
<b>Integrity</b>	We should mutually expect to act honestly, fairly, with integrity and care in all aspects of our business together.
<b>Clarity</b>	Communications between us should be clear, unambiguous, and timely and not acting in a way that may put our integrity into question.
<b>Progressive</b>	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.
<b>Supportive</b>	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.
<b>Respect</b>	We should treat each other with respect and consideration in all aspects of our operations.
<b>Feedback</b>	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.
<b>Procurement</b>	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.
<b>Challenging</b>	If either party feels that an employee has not supported this Code of Behaviour then a complaint should be lodged with the appropriate Aviva Relationship Manager, where it will be investigated.