



Human Rights Policy

For the PZU Group, the fundamental value of the contemporary society is respect for human rights and dignity. The Group respects them, guided by Polish and international legal regulations as well as internal procedures for protecting human rights. In its activity, the PZU Group complies with the principles of respecting diversity. The Group makes efforts to ensure that there is no discrimination in access to its services and products, building business relations in a fair and transparent manner.

Goals of the PZU Group's Human Rights Policy

The aim of the Human Rights Policy in the PZU Group is to protect human rights and to create organization supporting diversity. The PZU Group ensures respecting human rights in business activity, in particular in direct relations with:

1. PZU Group's employees;
2. clients;
3. suppliers and business partners;
4. the PZU Group's other stakeholders.

Protection of human rights and diversity in relations with employees

The PZU Group builds relations with employees based on the principle of equal treatment and counteracting any discrimination in the workplace.

The PZU Group can see the value following from diversity which has an impact on innovativeness of the organization, therefore it promotes development of a diverse group of employees.

In relations with employees, the PZU Group places special emphasis on ensuring:

1. from the beginning of the recruitment process – the right of equal treatment and non-discrimination by age, sex, disability, nationality, faith and other aspects;
2. the right to fair and equal remuneration for work done;
3. safe and ergonomic conditions at work;
4. freedom of association;
5. the right to privacy and freedom of speech and expression;
6. opportunities to reconcile work with family and private life;
7. support in the area of health care and achieving well-being in the work environment.

To protect human rights, the PZU Group in particular counteracts workplace discrimination and harassment, in compliance with labor laws and the relevant detailed internal regulations.

Protection of human rights and diversity in the business activity of the PZU Group

The PZU Group observes human rights and the principles of diversity in each pillar of its business activity, including:

1. insurance (non-life and life insurance);
2. medical services;
3. management of pension funds;
4. establishment, representation and management of mutual funds.

The PZU Group builds relations with clients, guided by the principle of their equal treatment. The products and services offered by the PZU Group are non-discriminatory in nature.

The PZU Group is aware of how important it is to protect against discrimination of those belonging to groups especially vulnerable and exposed to violations of human rights, including the elderly, children and disabled persons, offering products and services adjusted to their needs.

In relations with clients, the PZU Group applies the highest standards for respecting human rights, emphasizing the following:

1. ensuring privacy;
2. the right to social security;
3. high quality of health care.

To protect human rights, the PZU Group in particular:

1. ensures non-discriminatory access to the offered products, services and information on the PZU Group;
2. prevents violations of human rights due to clear principles of using products and services and counteracting irresponsible sales;
3. while taking investment decisions on exposure to companies, it considers the risks associated with respecting human rights.



Protection of human rights and diversity in the supply chain and relations with suppliers

The PZU Group aims to make suppliers more aware of the importance of respecting human rights in their activity and also makes them undertake to respecting these rights.

Detailed standards of conduct for the PZU Group's suppliers with regard to respecting human rights are defined in the Code of CSR Best Practices for the PZU Group's Suppliers.

The PZU Group makes efforts to ensure diversity in the supply chain by initiating cooperation with large, medium-sized and small enterprises as well as social economy entities.