



PZU Group's  
**Human Rights Policy**



The primary value of modern society is respect for human rights and dignity. Therefore, the PZU Group<sup>i</sup> is guided by national and international legal regulations and internal rules of conduct regarding the protection of human rights. The PZU Group conducts its business in accordance with the principles of respect for diversity and ensures that access to the PZU Group's services and products is not discriminatory to anyone and that business relationships are built in a transparent and fair manner.

### **What we strive for**

The Human Rights Policy aims to effectively protect human rights and create an organization that supports diversity. The PZU Group respects human rights in its business activities, in particular in direct relations with:

- 1) employees;
- 2) clients;
- 3) suppliers and business partners;
- 4) other stakeholders.

### **What international regulations and standards we apply**

The PZU Group respects and protects human rights, among others, in accordance with:

- 1) OECD Guidelines for Multinational Enterprises;
- 2) UN Guiding Principles on Business and Human Rights;
- 3) The principles and rights set forth in the eight fundamental conventions indicated in the International Labor Organization's Declaration on Fundamental Principles and Rights at Work;
- 4) The principles and rights set forth in the International Bill of Human Rights.

The PZU Group has in place a human rights due diligence process in line with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises, which is subject to annual review.

The process in the PZU Group is overseen by the Director of the Office of Sustainable Development at PZU SA.

Reports on possible human rights violations in the PZU Group are received by the Client Ombudsman at PZU SA. Contact with the Client Ombudsman is possible via e-mail: [rzeczniklienta@pzu.pl](mailto:rzeczniklienta@pzu.pl).

### **What are our principles**

The PZU Group builds relationships with employees in accordance with the principles of equal treatment and prevents any discrimination in the workplace.

We recognize the value of diversity, which has a positive impact on employees and business operations. Therefore, we promote building a diverse workforce.

In order to effectively manage the protection of human rights and diversity in relations with employees, the PZU Group follows the following principles:

- 1) respecting, from the start of the recruitment process, the right of candidates to equal treatment and non-discrimination on the basis of age, gender, disability, nationality, religion and other aspects;
- 2) care for the rights of employees to decent and equal remuneration for their work;
- 3) ensuring safe and ergonomic working conditions for employees;
- 4) respecting the right of employees to association;

- 5) care for the rights of employees to privacy and freedom of speech and expression;
- 6) developing conditions that are conducive to reconciling work with family and private life of employees;
- 7) supporting employees in protecting health and achieving well-being in the work environment;
- 8) preventing discrimination and mobbing in the workplace in accordance with labor laws and specific internal regulations in this regard;
- 9) striving to ensure respect for human rights by both employees and suppliers or business partners.

### **How we protect the human rights in the business activities in the PZU Group**

The PZU Group respects human rights in every pillar of its business activities, including:

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

We build relationships with clients primarily through equal treatment.

We recognize the importance of protecting from discrimination people belonging to groups particularly vulnerable to human rights violations, including the elderly, children and people with disabilities. Therefore, we offer products and services tailored to their needs.

In our relations with clients, we apply the highest standards of respect for human rights and place special emphasis on:

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

We protect human rights by:

- 1) providing non-discriminatory access to the products and services offered and information about us;
- 2) preventing human rights violations through clear rules for the use of products and services and counteracting misselling;
- 3) taking into account human rights risks when making investment decisions regarding involvement in companies;
- 4) promoting respect for human rights in our socio-business environment.

### **Human rights in the supply chain and in relations with suppliers**

At the PZU Group, we strive to raise awareness of our suppliers in the area of respect for human rights in their operations, as well as the commitment of suppliers to respect these rights.

We care for diversity in the supply chain by establishing cooperation not only with large, medium-sized and small enterprises, but also with social economy players.

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<sup>i</sup> The PZU Group understood as PZU SA and its subsidiaries according to the list available at: [www.pzu.pl/en/grupa-pzu/zrownowazony-rozwoj](http://www.pzu.pl/en/grupa-pzu/zrownowazony-rozwoj)