



MODERN SLAVERY AND HUMAN TRAFFICKING STATEMENT

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1: Opening statement from senior management

The Equine and Livestock Insurance Company Limited ('the firm') is committed to preventing acts of modern slavery and human trafficking from occurring within our business and distribution chain. We impose the same high standards on our suppliers.

The firm encourages accountability, fairness, transparency and is committed to the eradication of any modern slavery and human trafficking within our business, outsourced functions and distribution chains and we are working towards that aim. We expect commitment to a zero tolerance from all organisations with which we do business and will not support or do business with any individual or organisation knowingly involved in modern slavery and human trafficking.

2: Structure of the organisation

We are a general insurer offering products to consumers in the United Kingdom, Channel Islands and Isle of Man. Our insurance policies are sold by our three appointed representatives, and brokers.

In order to provide insurance, we work with a range of businesses. Our distribution chain includes for example office suppliers and service providers, IT service providers, auditors and brokers.

3: Policies

Our commitment to combating modern slavery, is reflected in our policies.

Our Outsourcing Policy gives clear details on the due diligence undertaken before onboarding a new third party. Due diligence is also carried out periodically, dependant on the nature of the third party, to ensure they continue to meet the standards set by the firm.

Our Anti-Slavery Policy sets out our responsibilities to maintain clear policies and procedures preventing exploitation and human trafficking, and protecting our workforce and reputation.

4: Due diligence

We undertake reasonable and practical steps to ensure we do not support individuals or businesses involved in modern slavery and human trafficking, including limiting the geographical scope of business, outsourced functions and distribution chains, and ensuring appropriate terms of business agreements are in place.

5: Risk assessment and management

The firm has assessed the nature and extent of its exposure to the risk of modern slavery occurring in our supply chain. We do not consider we operate in a high-risk sector or location because business is conducted in the United Kingdom where modern slavery and human trafficking are criminalised. We are satisfied that the risk of modern slavery or human trafficking occurring within our own business is low.

Management responsible for outsourced functions and management of supply chains are provided with appropriate training. All Directors have been briefed on the Modern Slavery Act 2015.

6: Being a responsible employer

We ensure that our employees are paid at least the minimum wage and have the right to live and work in the United Kingdom.

To ensure that we recruit and treat employees fairly, eliminating modern slavery at all costs, our Human Resources Policy sets out our procedures on how we:

- recruit and select employees in a fair, lawful and professional manner, both for internal and external candidates;
- treat all employees fairly during their employment and, if there is an occasion when an employee does not feel that they have been treated fairly, we have procedures in place to raise a grievance or involve a local trade union, where they exist, or where this is a legal requirement to do so;
- manage the exit of an employee from the business in a fair and consistent manner.

7: Training


We invest in educating our staff to recognise the risks of modern slavery and human trafficking in our business and distribution chains. Through our training programme, employees are encouraged to identify and report any potential instances of modern slavery and human trafficking. Employees are taught the benefits of stringent measures to tackle slavery and human trafficking, as well as the consequences of failing to eradicate slavery and human trafficking from our business and supply chains.

8: Further actions and sign-off

We intend to continue to assess the risk of modern slavery and human trafficking occurring within our business or distribution chains.

This statement is made in accordance with section 54(1) of the Modern Slavery Act 2015 and constitutes the firm's Modern Slavery and Human Trafficking statement for the financial year commencing 01 October 2021 and ending 30 September 2022.

This statement was approved by the Board on 31 January 2023.

A handwritten signature in blue ink, appearing to read 'Francis Martin', is written over a light blue horizontal line.

MR FRANCIS MARTIN

CHIEF EXECUTIVE OFFICER

FOR THE YEAR END 30 SEPTEMBER 2022

For convenience and clarity, ELICO choose to brand its documents in line with its major trading name whilst acknowledging its other trading names are valid and applicable.