

Supplier Code of Conduct

Wawanesa has a long history as a mutual insurance company dating back to 1896. Our purpose, “We are here to look after one another”, has guided us throughout our years in business. Wawanesa adheres to high standards of conduct, which are built upon our values of service, openness, fairness, collaboration and community. These values communicate who we are and what we believe in as an organization.

This Supplier Code of Conduct (hereinafter the “Code”) outlines the minimum standards expected from suppliers (including their affiliated entities, representatives, employees, and subcontractors) who provide goods and services to, or on behalf of, Wawanesa (including our policyholders, members, agents and brokers). Suppliers are expected to abide by the provisions set forth in this Code and to be in full compliance with local laws, rules and regulations of the jurisdictions in which they do business.

Ethics and Behaviours

Business Ethics: Wawanesa expects its suppliers to behave responsibly and ethically in the conduct of their business. Suppliers are expected to act fairly, honestly, with respect and integrity in all aspects of our interactions together. Suppliers will not use any inappropriate means of influence or attempt to gain competitive advantage or preferential treatment for other interests they may be involved with.

Gifts and Entertainment: Suppliers will not offer, ask for, give or receive any gift or benefit that may compromise or appear to compromise a Wawanesa employee’s ability to make business decisions in the best interest of Wawanesa. Modest gifts may be exchanged between Wawanesa and its suppliers if they are offered in a spirit of business courtesy and are appropriate in the circumstances.

Financial Crime: Wawanesa expects suppliers to have a zero tolerance approach to financial crime and unethical practises of any kind including bribery and corruption, fraud, market abuse, money laundering, embezzlement and financial sanctions.

Employment, Health and Safety

Human Rights: Suppliers are expected to comply with all applicable national and international human rights laws and standards, including the United Nations Universal Declaration of Human Rights and the International Labour Organisation (ILO) core conventions on labour rights.

Equality and Non-Discrimination: Suppliers are expected to: maintain a work environment and conduct business in a manner where differences are respected and valued; promote equal opportunities for everyone under employment; treat all individuals with respect and dignity; prohibit any forms of discrimination, harassment or other disrespectful or inappropriate behaviour based on differences such as age, race/color, ethnicity, citizenship, gender identity or expression, sexual orientation, religion, marital status, or disability (physical or mental health conditions).

Health and Safety: Wawanesa expects its suppliers to comply with the highest health and safety standards and provide safe and healthy work environments, taking actions to prevent accidents or injuries, control hazards and exposure to chemical, biological and physical agents, protecting employee and consumer safety.

Environmental and Social Responsibility

Wawanesa appreciates that suppliers may have differing corporate and social objectives, however it is our hope that together we can improve our impact on the world and communities in which we operate.

Environment: Suppliers are expected to take responsibility for their environmental impacts by working towards and considering circular economy approaches. Activities and processes should reduce resource extraction and waste as much as possible through reuse, repair, refurbishing, remanufacturing, or recycling. Suppliers may be requested for information about their performance on environmental standards such as: energy, water and resource consumption, greenhouse gas emissions, waste generation and disposal, and business travel.

Community Involvement: At Wawanesa, community is the essence of who we are. Our culture has embedded a strong belief in helping others and in giving back to the communities where we work and live. Wawanesa encourages suppliers to contribute to making life better for communities in which it operates too.

Vulnerable Customers: Where appropriate, Suppliers should have practises in place to ensure the identification, fair treatment and protection of vulnerable parties. Vulnerable individuals include minors, the elderly and those with special needs who lack the functional, mental or physical ability to protect themselves from harm or exploitation.

Responsible Business Practices

Confidentiality and Protection of Information: Wawanesa expects its suppliers to comply with the highest confidentiality and protection of information standards and will use information obtained through their relationship with Wawanesa only according to Wawanesa's instructions and for the purpose(s) for which it was provided.

External Communication: Suppliers are not permitted to communicate or disclose non-public information about Wawanesa or the engagement between our parties, make any statements on our behalf, use our name, logo or trademark without obtaining prior written permission from Wawanesa.

Risk Management: Suppliers are aware that in conducting business with Wawanesa, different types of risks may be generated to Wawanesa such as information security, fraud, legal, business continuity, execution, etc. Suppliers are also aware that Wawanesa has policies and requirements that the supplier may be required to comply with relevant to the risks of any contracted arrangement.

Protection of Assets: Suppliers are expected to protect and safeguard any physical, financial and intellectual property and other assets of Wawanesa and use any facilities, property, equipment, supplies, information and information systems only for conducting Wawanesa business.

Procurement and Supply Chain: In conducting their own procurement and sourcing activities, suppliers are expected to seek comparable commitments from their own supply chain, in particular with parties reasonably anticipated to contribute into goods and services that may be supplied to Wawanesa.

Implementation, Compliance and Continuous Improvement

Continuous Improvement: Wawanesa expects its suppliers to pursue performance improvement over the duration of their mandate with Wawanesa. Efficiencies, value added activities or innovation could be achieved through collaboration and transparency in all our dealings together.

Compliance: Wawanesa recognizes that suppliers may have implemented comparable provisions to this Code and as such it is expected that they will manage their own compliance accordingly. Suppliers are expected to monitor their compliance and initiate corrective action within a reasonable period in event of non-compliance. Wawanesa should be notified of any non-compliance as it relates to provisions of this Code without delay.

Supplier review: Wawanesa reserves the right to request information with respect to a supplier's compliance with the Code at any time. This may be completed by Wawanesa directly or through an independent third-party.

Changes: Wawanesa regularly reviews the Code and reserves the right to make revisions from time to time.

Concerns: Concerns related to the Code may be reported directly to your respective Wawanesa contact or anonymously through the independent whistleblower hotline at: 1-844-406-8159.

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