



Modern Slavery Policy Statement

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Overview

Reassured Ltd is a large, growing telephone based intermediary specialising in Life Insurance and Funeral Plans. We help 192,000 clients per annum across the UK to find the right cover for their needs. We currently employ 875 employees across eight sites in the UK.

Modern slavery is a crime and a violation of fundamental human rights. It takes various forms, such as slavery, servitude, forced and compulsory labour and human trafficking, all of which have in common the deprivation of a person's liberty by another in order to exploit them for personal or commercial gain.

Reassured Ltd are committed to acting ethically, with integrity and transparency in our approach to tackling modern slavery and human trafficking throughout our business and supply chains. We ensure that our values and code of conduct, which are cascaded throughout the business, set the standards for the behaviours we expect from employees with their colleagues, suppliers and customers. We will be consistent with our disclosure obligations under the Modern Slavery Act 2015. We expect the same high standards from all of our contractors, suppliers and other business partners.

This statement sets out the policies and the steps Reassured Ltd has taken to ensure that slavery and human trafficking is not taking place in any part of our own business or within our supply chains.

Who does this policy apply to?

This policy applies to all persons working for Reassured Ltd or on our behalf in any capacity, including employees at all levels, directors, agency workers, contractors, external consultants, third-party representatives and business partners. The board of directors takes the integrity and reputation of the company very seriously and will not tolerate any illegal or unjust behaviour. The policy will be reviewed by at least one member of the board of directors annually and updated as appropriate.

Policies and Processes

We have a zero-tolerance approach to modern slavery and human trafficking and condemn any such practices. We will continue to take reasonable steps to ensure that our business' commitment to working ethically, and with integrity is at the heart of all recruitment, and at any point in our supply chains. Reassured Ltd have a number of policies, procedures and initiatives in place that contribute to ensuring modern slavery does not occur in our business.

All policies, including the Company Handbook, are available to every employee via our Employee Portal; People HR. Before an employee joins the business, they are required to read the Employee handbook.

Reassured Ltd.'s whistleblowing policy is included in our employee handbook and forms part of a mandatory induction and annual compliance training, which is undertaken by all employees. This compliance training also includes a money laundering module. Processes have been put in place to ensure employees can disclose any concerns they have easily and with confidence. Employees are encouraged to report anything they feel is not to Reassured Ltd.'s high standards, however small they may feel their concern is.

Our recruitment policy is applied to each candidate who applies to join the business. Part of this policy is to carry out checks, to ensure the person joining the business is legally eligible to work in the UK. In addition, we undertake date of birth checks to ensure all employees are over the age of 16, and on successful application, we produce contracts of employments are complete 3 year employment referencing checks and fit & proper checks.

The Code of Conduct which is held on our elearning system and forms part of the induction training on Day One, details the high standards expected of Reassured Ltd.'s employees and the importance of upholding our reputation. This policy details how to raise matters of concern to the correct and nominated people.

We offer market related pay that is above the living wage and our rewards are reviewed annually.

We have a well-being strategy that provides initiatives to support our employee's physical and mental well-being. This includes personal development coaching, resources on the employee portal available to all employees, as well as a companywide 'open door policy'.

We have a down to earth, open and honest culture where everyone is treated fairly, consistently and without discrimination.

On an annual basis, we participate in Best Companies Top 100 employee engagement survey so all employees have an opportunity to voice their opinions anonymously.

Company Suppliers

Reassured Ltd understands that we have a responsibility to ensure that we are only working with service providers, who share the same ethical values and stance on their approach to tackling Modern Slavery. We expect organisations with whom we do business to adopt and enforce policies that comply with the legislation. Our zero-tolerance commitment to slavery and human trafficking also stands with the suppliers and service providers we use. Should any supplier or service provider fall short of the standards we have set, we will investigate the matter further with the supplier in question. This could result in terminating our contract with them, if improvements to their employment and ethical standards were not raised.

Level of Risk

We have a number of policies and processes in place to ensure that as a business, we are not involved in any modern slavery or human trafficking. If we identified any risk areas in our supply chains, appropriate due diligence will be undertaken to assure us that the companies in question have ethical employment practices in place.

Responsibilities

Where suppliers have not published an Anti-Slavery Statement, they are required to confirm that they have in place such ethical employment practices and that they, in turn, require their suppliers to have the same. The Facilities Team will be the first level of monitoring audits of all contractors, to check they are compliant and to the standard we would expect. Any discrepancies or concerns found through the investigations will be escalated to the Risk & Compliance Director.

Team People are responsible for ensuring all employees have the right to work in the UK and undertaking employment compliance checks. Any discrepancies or concerns will be escalated to the Risk & Compliance Director.

Policy Approval

This Policy will be reviewed and approved by the Risk & Compliance Director on an annual basis.