

UK Diversity & Equality Policy

Zurich values the benefits of a diverse workforce and is, therefore, fully committed to the elimination of unlawful and unfair discrimination and to equality in all areas of employment including recruitment, training, career development, performance management, promotion, pay and benefits.

All employees whether full time, part time or on a fixed term contract will be treated fairly and equally.

Zurich expects all employees including those on a fixed term contract to comply with this policy and to recognise the importance of ensuring colleagues are able to work in an environment which is free from discrimination and harassment or bullying.

Zurich Basics and Treating Customers Fairly

Our employment policies and procedures have been reviewed to ensure that they align and support Treating Customers Fairly. In all our employment policies and procedures we seek to demonstrate the values outlined in Zurich Basics. Zurich Basics provides a strong foundation for our work on ensuring that we treat our customers fairly. In particular with regards to the Diversity & Equality Policy we aim to act with:

Teamwork	<ul style="list-style-type: none"> • We work together as one team... One Zurich. • We share and communicate openly and fairly. • We value our diverse, talented workforce; and support them so that they can contribute to their full potential.
Integrity	<ul style="list-style-type: none"> • We treat everyone in a fair and honest manner. • We comply with all applicable laws, regulations and internal policies.

Diversity is about valuing everyone as an individual.

Zurich values the benefits of a diverse workforce and, is, therefore, fully committed to the elimination of unlawful and unfair discrimination and to equality in all areas of employment including recruitment, training, career development, performance management, promotion, pay and benefits.

We recognise that everyone is different and through appreciating people's differences, Zurich can access a wealth of skills, talents and experience that can be utilised for the benefit of the individual, the company and society as a whole. Embracing people's differences will create an environment in which everyone is treated fairly and with respect, feels valued, their talents are fully utilised and organisational goals are met.

We believe that people's differences should have no bearing on how a person is treated or how their career develops. We aim to attract, retain and motivate people from different backgrounds and build a workforce that reflects the diversity of our customer base and the communities in which we operate, where everyone is treated fairly and with respect. We will build a culture that values meritocracy, openness, fairness and transparency.

This means that, whether you're already an employee – temporary or permanent – a contractor, an agency worker or you're thinking of joining us you will be fairly treated regardless of your gender, marital status, ethnic or national origin, nationality, colour, race, religion or belief, political opinion, disability, sexual orientation or age.

In addition, you'll be fairly treated if you work part-time, have any spent convictions or are proposing to undergo, are undergoing or have undergone a process for gender reassignment.

Objectives

The key objectives of our policy are:

- to encourage you to develop your skills no matter what your sex, marital status, ethnic or national origin, nationality, colour, race, religious belief, disability, sexual orientation or age,
- to treat you fairly whether you are full time, part time or on a fixed term contract and irrespective of any spent convictions, political opinions, or whether you propose to undergo, are undergoing or have undergone a process for gender reassignment,
- to appoint and promote people based only on merit,
- to make sure all employees have equal opportunity to develop and progress within Zurich,
- to make sure that no-one's conditions of employment and pay discriminates against them,
- to make any deliberate discriminatory action a serious disciplinary offence, which may result in dismissal,
- to create a high performing organisation and an environment which is free of harassment and bullying,
- to comply with discrimination law.

What is discrimination?

We all have a personal responsibility to comply with this policy and ensure that we don't discriminate unfairly against others at work. Legislation protects against discrimination on the following grounds which are known as 'protected characteristics':

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

Direct discrimination

Direct discrimination occurs when someone is treated less favourably than another person because of a protected characteristic they have or are thought to have (see perceptive discrimination below), or because they associate with someone who has a protected characteristic (see associative discrimination below).

An example is not being interviewed or offered a role because you are a women or because of your ethnic origin.

Perceptive discrimination is direct discrimination against someone because others think they possess a particular protected characteristic. It applies even if the person doesn't actually possess that characteristic.

An example is not being offered promotion because you are perceived to be gay/lesbian.

Associative discrimination is direct discrimination against someone because they associate with another person who possesses a protected characteristic.

An example of associative discrimination is not getting promoted solely because you have a disabled child.

Indirect discrimination

Indirect discrimination can occur when you have a condition, rule, policy or practice in your company that applies to everyone but particularly disadvantages people who share a protected characteristic.

An example of indirect discrimination would be to state that only employees who work full-time are allowed to attend training courses. As more women than men work part-time this would stop more women than men getting training, and so put them at a disadvantage.

Victimisation

Victimisation occurs when an employee is treated less favourably because they have made or supported a complaint raised under the Equality Act or because they are suspected of doing so. You are not protected if you have maliciously made or supported an untrue complaint.

Harassment

Harassment is 'unwanted conduct related to a relevant protected characteristic, which has the purpose or effect of violating an individual's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for that individual'.

Zurich will not tolerate any form of harassment of its workforce including harassment by third parties e.g. customers, suppliers, clients, visitors etc.

We have a specific policy to help prevent harassment and bullying which allows people to raise complaints with their manager in the first instance and/or HR department.

How you can help to prevent discrimination at work

You can play a part in preventing discrimination in Zurich if you follow these steps:

- Make sure you understand what diversity & equality means and your responsibilities under our policy.
- Report any discrimination to your manager, or if appropriate, to HR.
- Always stick to our policy and be consistent in your treatment of other people at work and our customers, clients and visitors.

- Don't let any personal bias unfairly influence your actions or decisions.
- Don't make assumptions about others – always check out the facts and ask for their input in creating options and finding solutions
- Managers should ensure they investigate any act of discrimination and take action to prevent its re-occurrence.
- Recruiting managers must ensure that they undertake any recruitment training offered and that they apply best practice to their recruitment.
- Trainers need to consider equality of treatment when designing and delivering training.

If you feel that you've been discriminated against and/or harassed or bullied at work

The following arrangements apply:

- If you are an employee, including a fixed term employee of Zurich, you should inform the person you report to, or HR Advice or your trade union representative. You also have the right to raise a grievance in accordance with the harassment and bullying policy.
- If you are employed by an employment agency you should raise the matter directly with your agency contact.
- If you are a contractor, you should discuss the circumstances with the person who engaged your services.

Reviewing and reinforcing our policy

We will regularly review and evaluate our Diversity & Equality Policy and employment practices.

FAQs

I have been asked to attend a training course for a full day but I only work part-time. Do I have to attend?

It will help your personal development to go on the course. However, if this is not practical, discuss this with your manager with a view to finding an alternative which will work for both of you. For example, you may be able to swap some of your working hours or it might be possible for you to receive the training in a different way.

I want to observe a religious holiday which is at a different time to a Zurich recognised public holiday. Is this possible?

We will make every effort to let you have this holiday, but this will either have to be taken from your annual holiday entitlement or as unpaid leave for which you first need your manager's approval.

I have a spent conviction. Will this affect my promotion prospects?

No, so long as the conviction is spent.

What is expected of me as an employee?

Read, understand and stick to our policy. Take any training offered. If you're unclear on any aspect of our policy, talk to the person you report to. If you see any acts of discrimination you must report it to the person you report to or HR Advice.

Can I claim time off to deal with emergencies if it involves my same sex partner?

Yes the Time Off in Emergencies policy will apply to same sex couples.

I am in a same sex relationship and we are adopting a child, are we eligible for adoption, paternity and/or parental leave?

Yes one member of a same sex couple who jointly adopt is eligible for adoption leave, the other may be able to take paternity leave if they satisfy the eligibility criteria. Subject to satisfying the eligibility criteria parental leave is available to same sex couples.

What about gender reassignment?

It is unlawful to discriminate against or harass anyone on the grounds that the person intends to undergo, is undergoing or has undergone a process for gender reassignment.

It is good practice to agree with your manager how you would prefer it to be dealt with and follow a process agreed with them.

Are all workers covered by discrimination legislation e.g. age, sex, race, disability, sexual orientation, religion or belief?

Yes it applies to anyone who already works for the company including temporary employees. Prospective employees, agency workers and contractors are also covered.

Zurich is also responsible for someone else working on the premises e.g. someone from another company repairing a piece of equipment, customers and clients.

What if I have any special requirements e.g. need special facilities to store food brought onto the premises or need special washing/changing facilities?

You should discuss these with your manager.