

# CODE OF CONDUCT FOR SUPPLIERS



Dina Försäkringar

Since 1768

## CODE OF CONDUCT

Dina Försäkringar is a federation consisting of six insurance companies located throughout Sweden, collaborating under the common brand Dina Försäkringar.

The foundation of Dina Försäkringar's sustainability efforts is the federation's sustainability strategy. It is based on the 17 Global Goals and specifically highlights six of them (Goals 3, 4, 5, 8, 12, and 13), where we, as an insurance company, have the opportunity to make a difference. Dina Försäkringar is a member of the UN Global Compact, which is founded on the Ten Principles for responsible corporate governance and the Global Goals. The Ten Principles are timeless and demonstrate how companies act responsibly while creating the conditions necessary for achieving the Global Goals. This Code of Conduct is based on these Ten Principles and applies to all companies within the Dina Federation, as well as all its partners, suppliers, and contractors – hereinafter referred to as "suppliers".

Dina Försäkringar places high demands on its own operations, and it is of great importance that all suppliers meet the same high standards. The purpose of the Code of Conduct is to ensure that all actors throughout the entire value chain operate in a responsible manner toward people and the environment.

### Applicable Laws and Regulations

Suppliers must comply with all applicable laws, regulations, and rules in the countries and jurisdictions in which they operate and, where relevant, have collective agreements in place.

Dina Försäkringar strives to protect its customers' privacy. It is of utmost importance to understand individuals' rights and obligations regarding personal data and customer information. Suppliers must adhere to applicable legislation and ensure the integrity and security of all data related to Dina Försäkringar, its customers, and business partners.

### Business Ethics

Suppliers must take appropriate measures to protect Dina Försäkringar's confidential and business-critical information. Such information may only be used by suppliers for purposes approved by Dina Försäkringar and in accordance with applicable legislation.

Business decisions must not be motivated or influenced by personal relationships or interests. Suppliers should identify potential conflicts of interest and take appropriate measures to manage any identified situations. Suppliers must disclose any actual or potential conflicts of interest to Dina Försäkringar.

Suppliers are expected to respect and comply with ethical business laws and regulations in the markets in which they operate, as well as uphold the principles of fair competition.

### Responsible Corporate Governance

The following four sections are based on the UN Global Compact's Ten Principles on responsible corporate governance.

#### Human Rights

Suppliers must support and respect internationally recognized human rights. Dina Försäkringar does not tolerate any violations of human rights anywhere in the value chain. All suppliers are expected to ensure the right to freedom of association and collective bargaining, and to identify and assess risks within their own supply chains.

**Principle 1:** Support and respect the protection of internationally proclaimed human rights within the sphere of corporate influence.

**Principle 2:** Ensure that they are not complicit in human rights abuses.

#### Labour Rights

Collective bargaining is an important tool for reaching agreements between employees and employers. It is based on the principle of freedom of association and the right of workers to form and join organizations of their own choosing. Suppliers shall respect and uphold these rights.

Furthermore, suppliers must not use any form of forced labour. All workers must be employed voluntarily and be free from threats of violence, criminal penalties, or restrictions on freedom of movement. Suppliers to Dina Försäkringar must ensure that they do not employ workers below the minimum legal working age. Work shall not interfere with a child's ability to attend school.

One of Dina Försäkringar's core values is to combat discrimination. The company does not accept any form of discrimination in hiring practices or in the execution of work duties. Dina Försäkringar also does not tolerate harassment or degrading treatment of any employee.

Suppliers shall treat their employees equally and with respect. Dina Försäkringar expects diversity and inclusion to be promoted throughout the entire value chain. Suppliers must commit to paying fair wages to all their employees. Wages must be paid on time and in accordance with legal requirements. Furthermore, suppliers must comply with applicable laws and binding industry standards regarding working hours and overtime, breaks and rest periods, holidays, and parental leave.

**Principle 3:** Uphold the freedom of association and the effective recognition of the right to collective bargaining.

**Principle 4:** Eliminate all forms of forced and compulsory labour.

**Principle 5:** Abolish child labour.

**Principle 6:** Eliminate discrimination in respect of employment and occupation.

### Environment

Dina Försäkringar actively works to understand the environmental and climate impact of its operations in all areas, and to reduce negative effects on the environment and climate. Supporting the precautionary principle regarding environmental risks is a key part of responsible sustainability work. This means taking timely action before the risk of environmental or climate damage becomes too great or costly. A systematic approach to risk management in sustainability matters is important to prevent and detect harm to people and the environment at an early stage. Identifying and addressing sustainability risks is a continuous process at Dina Försäkringar, and the company expects all suppliers to take such risks into account in their operations.

Dina Försäkringar's environmental and climate efforts focus on reducing the carbon footprint, particularly in investment management, property ownership, and claims handling. This includes minimizing resource use in claims management – for example, by repairing rather than buying or building new, and by using sustainable materials. Preventive measures to reduce future damages are a high priority. Suppliers are expected to take initiatives to ensure greater environmental and climate awareness and to actively work to reduce their environmental and climate impact.

Dina Försäkringar aims to invest in new sustainable technologies, partnerships, and initiatives to ensure safety and security for its customers. Suppliers are therefore also encouraged to invest in new sustainable technologies.

**Principle 7:** Support a precautionary approach to environmental challenges.

**Principle 8:** Undertake initiatives to promote greater environmental responsibility.

**Principle 9:** Encourage the development and diffusion of environmentally friendly technologies.

### Anti-Corruption

Dina Försäkringar has zero tolerance for any form of corruption within any part of the value chain. Suppliers are expected to exercise appropriate due diligence to prevent and detect corruption in their business relationships.

Suppliers must comply with the Swedish Anti-Corruption Institute's (Swe: "Institutet mot mutor") Code to prevent Corruption in Business (Swe: "Kod mot korruption i näringslivet"). This code sets requirements for proactive anti-corruption efforts and provides guidance on handling benefits and intermediaries.

**Principle 10:** Work against corruption in all its forms, including extortion and bribery.

### Deviations from the Code of Conduct

Dina Försäkringar reserves the right to evaluate suppliers' compliance with this Code of Conduct at any time, as well as to verify the accuracy of the information provided by the supplier.

Suppliers are obligated to proactively report any deviations from this Code to Dina Försäkringar and to address any deficiencies in its implementation by developing and carrying out improvements in consultation with Dina Försäkringar.

Suppliers understand that repeated or serious breaches of the requirements in this Code of Conduct may constitute a breach of contract. In such cases, Dina Försäkringar reserves the right to terminate any agreements with the supplier.

### Enforcement of the Code of Conduct

Dina Försäkringar regularly reviews this Code of Conduct for suppliers and reserves the right to make necessary adjustments as needed.

The most recent version of the Code of Conduct is available on Dina Försäkringar's website.



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