



Group Health & Safety Policy

Zurich Insurance Group

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1. Purpose

This policy articulates Zurich's approach to the management of health and safety risks and defines relevant requirements and responsibilities for the Group. The policy content is further elaborated within the Group Health & Safety Policy Manual.

Zurich defines health and safety as ensuring wellbeing and comfort within the working environment and taking precautions to prevent people from becoming ill or harmed while working.

2. Scope

This is a global policy that applies to all Zurich-occupied buildings and associated infrastructure; all persons working in these buildings; and all Zurich employees, including home-based workers and those working off-site or travelling on business.

Related policies and documents include Zurich's code of conduct, Zurich Risk Policy and Group Corporate Responsibility Strategy.

3. Policy Statement

Zurich believes good health and safety management is an important element of being a responsible and sustainable company, and it is committed to providing a working environment that supports employees' physical and mental health and wellbeing. Effective management of health and safety will have a positive effect on the services Zurich provides. Safe workplaces and practices will help employees to perform better in serving the customer, in turn creating added value for all stakeholders.

Zurich adopts a systems-based approach to managing health and safety risks in a structured and consistent way across all its operations to continually improve performance. A Group Health & Safety Policy Manual sets a global standard by defining the key elements required to ensure that operations are carried out in ways which prevent incidents and injuries and protect people's health and safety.

In particular, Zurich:

- Protects the health and safety of all employees and other persons in Zurich-occupied properties and buildings
- Meets health and safety legal and regulatory requirements, and strives to exceed them where possible
- Regularly assesses health and safety risks arising from business operations as the basis for making continual improvements
- Provides appropriate health and safety information, instruction and training
- Maintains a communication process for health and safety concerns and takes account of views expressed by employees

Zurich measures the success of health and safety management by using meaningful key performance indicators, setting clear objectives and implementing actions to improve performance.

4. Health & Safety Requirements

The policy content is further elaborated within the Group Health & Safety Policy Manual, which defines the key elements deemed necessary to implement an effective health and safety management system. These elements are listed below:

- Leadership and commitment
- Organizational resources, roles, responsibilities and authorities
- Objectives and planning
- Legal compliance
- Risk assessment
- Training, awareness and competence
- Participation, consultation and communication
- Documentation
- Health and safety risk controls
 - Office ergonomics
 - Occupational health
 - Medical emergency / first aid
 - Manual handling of loads
 - Fire safety
 - Work at height
 - Workplace design
 - Work equipment
 - Suppliers / Contractors
 - Driving for work
 - Off-site working and other activities
- Emergency response
- Incident investigation and reporting
- Performance evaluation and improvement

The policy manual identifies the minimum requirements necessary to meet the intent of each element. Local adaptations and additional standards and controls may be required based on local risks and regulatory requirements.

5. Responsibilities

The responsibilities for health and safety implementation are shared across the countries, senior executives, line management, employees and functions. These responsibilities are detailed within the accompanying policy manual.

6. Governance

The Group CEO approves this policy document and any material changes to its content, and the Group COO approves the accompanying policy manual.