

# SUPPLIER CODE OF CONDUCT

## Purpose

Our Group Sourcing purpose is “Leveraging supplier partnerships to enhance customer experience.” Suppliers are an extension of our brand, and the conduct of our suppliers is a direct reflection of Santam. To this end, we have developed a Supplier Code of Conduct that defines your conduct and behaviour in your daily dealings with our valued clients, to ensure we deliver on our brand promise of “Delivering Insurance Good and Proper.” Like our Supplier Charter, it is based on ten (10) key principles that set out our expectations from service providers regarding their conduct and interactions with internal and external stakeholders. Our Code of Conduct is aligned to our company values defined by “The Santam Way” and encapsulates our commitment to conduct business in a fair, ethical, transparent and unbiased manner.

## The Santam Way

The Santam Way is the way we do things around here. It is our culture, both current and desired. It encapsulates what matters to us, and the values we want our employees and suppliers to live by. The Santam Way is about all our people, regardless of role or level, delivering Insurance Good and Proper, every day. We are good at what we do because we take it seriously. We believe in doing things properly, and in leading by example. Good and proper is our philosophy and our brand positioning. But it is also our culture and our way of doing things. It is who we are, and it is why we are different. The Santam Way is everything that is special and unique about us.



### EXCELLENCE

We strive for success - not just for the business but for ourselves. We have a strong sense of pride and commit without hesitation to the highest levels of professionalism, performance and extraordinary service in everything we do.



### INTEGRITY

Honour is everything. We are reliable and dependable beyond doubt, trustworthy to the core. These are the characteristics that define us. We deliver on our promises and never expend energy looking for excuses not to.



### HUMANITY

We always strive to see beyond the facts in front of us, and care about the human behind them. We are warm, compassionate and empathetic to our policyholders and our colleagues. Our diversity strengthens us and our commonalities make us all Santam people. If we always ask the question “What if it was me?” we’ll treat each other accordingly.



### INNOVATION

We are always exploring new ideas and solutions to consistently enhance what we do and how we do it. We have the courage to challenge old thinking and change course when we believe it is the right thing to do.



### PASSION

We bring a sense of energy and drive to work. We care deeply about the jobs we do, the business we are and the role we play for our policyholders and stakeholders. We are committed to doing our best at all times and taking ownership is not negotiable.

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## Principles

Our ten (10) Supplier Code of Conduct principles are underpinned by the Santam Way, and our service providers commit to upholding these values through their engagement with our clients. It is a commitment from our service providers that they will treat our clients with respect, fairness, and integrity. But we will always maintain our client's dignity. Our Supplier Code of Conduct defines and distinguishes our service providers from all other companies and embeds our motto of "Delivering Insurance Good and Proper."

### Principle 1 - Respect and Compliance with the Law

As a responsible corporate citizen, we expect all our service providers to comply with the laws and regulations of South Africa. Service providers are required to adhere to the Basic Conditions of Employment Act and treat all employees, associates, and agents etc. with dignity and respect as well as your engagement with Santam Group personnel. We expect all our service providers to support and uphold all laws that protect human rights, and that materials, goods and services are sourced and provided ethically.

### Principle 2 - Quality of Service and Workmanship

Service providers must strive to provide world-class service and workmanship. This requires pride in the delivery of service and a firm belief in upholding the good name and reputation of your business. Quality service and workmanship must be a non-negotiable and must leave a lasting impression on our clients.

### Principle 3 - Occupational Health and Safety (OHS) and Sustainability

The health and safety of our service providers are of paramount importance. We expect all our service providers to take appropriate steps to ensure a working environment that protects the health and safety of all your employees and clients. Service providers must adopt a Zero Injuries, Zero Fatality culture and strictly enforce safety protocols and procedures for a safe work environment. Service providers must implement proper waste management processes that minimises the negative impact their business operations have on the community, environment, and natural resources that sustains our environment.

### Principle 4 - Conduct and Behaviour

Service providers must conduct themselves in a respectful and dignified manner. Use and tone of language must be appropriate and must create a harmonious environment. Service providers must ensure minimal disruption and inconvenience to clients and ensure our clients assets and valuables are always protected. Any form of abuse, theft and harassment is unacceptable and will be dealt with harshly. Service providers must always act with honesty and integrity and uphold the Santam Way.

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## **Principle 5 - Representation - dress code, vehicles, facilities**

First impressions last and your employees and company assets are a reflection of your business. Service providers must ensure that their employees are properly attired either through formal uniforms or uniformity of dress. Uniforms provide employees with a sense of association and also allows our clients to easily identify your company and employees. Company vehicles must be in a good state of repair and company facilities must be maintained and in a clean state for conducive business activity.

## **Principle 6 - Training**

Service providers must endeavour to pursue perfection in the delivery of service to our clients. This can be achieved through continuous improvement and training of employees. Training can include basic customer service or technical training that will not just improve the skills of your workforce, but also enhance the customer experience. An investment in training of employees is also an investment in expanding your business.

## **Principle 7 - Client Complaints and Disputes**

Clients may complain from time to time and service providers must deal with this timeously and with a sense of urgency. Service providers are expected to manage complaints and/or disputes amicably and in a professional manner. Santam will assist with complaints and/or disputes to ensure the client's expectations are managed in favour of the client.

## **Principle 8 - Corruption, Fraud, Bribery, Conflict of Interest**

Santam has a zero tolerance towards fraud, corruption and criminality. Service providers are required to conduct their business in an ethical manner and ensure principled business practices. This includes, not participating in corrupt or fraudulent activities, being party to bribes, declaring conflicts of interest nor colluding with other parties that contributes to anti-competitive behaviour. Service providers are encouraged to report corrupt activities to Santam by sending an e-mail to [forensic.services@santam.co.za](mailto:forensic.services@santam.co.za) or contacting the Fraudline (SA) on 0860 600 767. Service providers and individuals can rest assured that such reports will be managed confidentially.

## **Principle 9 - Confidentiality and Data Privacy**

Service providers are expected to keep all data provided by Santam and/or clients securely. Service providers must only use the information provided for its intended use and not share the information with any third parties without our permission.

## **Principle 10 - Comply with Santam Standards**

Santam has robust systems, processes and business requirements that promote good corporate governance and ensure claims are managed efficiently and effectively. Service providers are required to comply to these requirements and strictly adhere to our standard operating procedures. Service providers are obliged to fulfil their contractual commitments and achieve the required service levels that meet Santam expectations and enhance our customer experience.