

Modern Slavery Statement

2026

This slavery and human trafficking statement for the financial year ending 31 March 2026 is made pursuant to Section 54(1) of the United Kingdom's Modern Slavery Act 2015 and Section 16 of Australia's Modern Slavery Act 2018 by Domestic & General Insurance PLC (DGI)¹, Domestic & General Services Limited (DGS)² and Domestic & General Services Pty Limited³ (together "Domestic & General" or "the Group"). This statement sets out Domestic & General's actions to understand and mitigate the risks of modern slavery and human trafficking in relation to its business and supply chain.

During the year, the Group has continued to develop its third-party risk management approach, including through enhancements to supplier onboarding, contractual controls, ongoing monitoring and governance.

The Group recognises that modern slavery risk management requires both contractual controls and practical oversight of third-party relationships. Its controls are most developed in relation to direct suppliers, and the Group continues to consider opportunities to improve visibility across its wider supply chain.

¹Registered in England and Wales with registration number 00485850.

²Registered in England and Wales with registration number 01970780.

³Domestic & General Services Pty Limited has the Australian Business Number (ABN) 73 127 221 032, and it is an authorized representative of Domestic & General Insurance PLC, which has the ABN 11 124 040 768.

Who we are

Domestic & General has offices in Europe, Australia, and the United States, providing insurance policies and service plans for domestic appliances in each of these territories. Domestic & General takes a robust approach to slavery and human trafficking and is committed to improving our practices to combat these issues in our business and supply chain. We recognise that this is an ongoing obligation and is therefore one that we will monitor continuously, updating this statement on an annual basis with new initiatives and progress made in the prior year.

Actions taken to assess and address risks

Relevant policies and employee training

The Group has the following policies in place which support its approach to the identification of modern slavery and human trafficking risks and the steps to be taken to mitigate those risks in its operations:

- **Whistleblowing Policy:** Domestic & General is committed to creating a culture of openness and accountability in order to prevent illegal or unethical conduct. All employees are actively encouraged to report any concerns about breaches of laws or regulations, and this policy outlines the global whistleblowing system the Group has implemented which supports staff in raising concerns without fear of reprisal or discrimination;

- **Business Ethics and Standards Policy:** Domestic & General is committed to ensuring the business is run in a proper, reasonable, and ethical way. These expectations are set out in this policy which is overseen at Group level by Domestic & General's Audit & Risk Committee; and
- **Group Procurement and Purchasing Policy:** this policy sets the parameters for all employees to follow when purchasing goods or services from third parties on behalf of the Group, to ensure that certain governance thresholds and criteria are met.

In addition, where it is applicable to their role, all new UK employees undertake induction sessions related to these policies and our Code of Conduct; this is reinforced annually through the completion of mandatory training sessions on the Whistleblowing Policy and the UK Modern Slavery Act as part of a wider Financial Crime and Ethics learning module. Colleagues have access to this information at all times through the company intranet and communications portal.

In Australia, training on modern slavery and human trafficking forms part of the wider Business Ethics Policy in place. This policy is read by all new employees during induction and is supplemented by annual e-learning.

Modern slavery considerations are also embedded, where appropriate, within relevant third-party engagement processes, including procurement guidance and supplier management processes.

Supplier adherence to our values

When carrying out due diligence on potential suppliers, we require key suppliers (those that fall within the Procurement Team's threshold determined by contract value, involvement of personal data, and other factors contributing to the risk rating) to complete a questionnaire as part of the onboarding process, in addition to providing copies of their own modern slavery statements or policies, as evidence of their commitment to mitigate risk. In addition, we expect suppliers to agree to contractual clauses pursuant to which they represent their compliance with relevant modern slavery and human trafficking legislation.

Further, our Procurement Team publish on the Group's [website](#) our Supplier Code of Conduct and expectations of suppliers, which include compliance with relevant laws and regulations, including the UK Modern Slavery Act.

The Procurement Team conducts annual risk assessments of key suppliers to identify if there are areas in our supply chain that may pose a greater risk of modern slavery. This is supported by onboarding controls, due diligence activity, contractual requirements, the Supplier Code of Conduct and internal risk controls. Responsibility for managing third-party risk sits with the relevant business area accountable for the relationship, with support from Procurement, Legal, Compliance and other control functions where appropriate. Risks identified through onboarding, due diligence or ongoing monitoring are escalated and managed in accordance with the Group's governance and risk management processes.

The Group will continue to enhance the way higher-risk third-party relationships are identified, monitored and governed as its Third Party Risk Management framework develops.

Wider sustainability strategy: Our plan to protect what matters

Domestic & General is a member of the UN Global Compact (UNGC), through which we report our annual [Communication on Progress](#) and disclose our continuous efforts to support the Ten Principles of the UNGC on human rights, labour, environment and anti-corruption. Through the completion of the Communication on Progress, we submit our approach to Principle 2, related to non-complicity in human rights abuses, and Principle 4, the elimination of all forms of forced and compulsory labour, including child labour.

In reviewing and reporting against the principles of the UNGC annually since 2021, the Group considers a number of factors, including working conditions and transparent business practices (both within the Group and its supply chain).

In future periods we intend to pursue EcoVadis assessment, which provides an independent evaluation of our sustainability performance, including across themes of labour and human rights.

Assessment of effectiveness of actions

Over the next year, Domestic & General will continue to focus on conducting annual reviews of key suppliers and will ensure that risk assessments continue to be fit for purpose. In addition, our company policies and processes continue to be subject to regular review against best practice.

This statement was approved by the Group's Board on 2 July 2026



Matthew Crummack

Director of Domestic & General Group Limited
13 July 2026