Modern Slavery Statement

Introduction from the Chief Executive Officer, Peter O’Donnell – Unum European Holding Company Limited

The risk of slavery and human trafficking in our business is low. We are, however, mindful that we need to undertake due diligence in respect of our suppliers, to ensure that they are also doing what they can to ensure that their business is similarly monitored.

Organisation’s structure

Unum is a provider of insurance services in the UK. Unum Limited is the UK operating subsidiary of Unum Group (listed on the New York Stock Exchange). Our head office is located in Dorking in the United Kingdom (UK). We have over 800 employees in the UK. Subsidiaries include National Dental Plan Limited (trading as Unum Dental) and Claims Services International. This statement applies to all of Unum’s UK businesses.

Our business

Generally we sell our insurance products to companies in the UK through brokers and independent financial advisers.

Our supply chains

As a large insurer we outsource some business functions, for example elements of our claims payment process and security of the company buildings. We, also, have (a very limited number of) third party suppliers for services such as Information Technology. These include contracts with companies outside the UK.

Our policies on slavery and human trafficking

We are committed to ensuring that, as far as we can be sure, there is no slavery or human trafficking in our supply chains or in any part of our business. Our anti-slavery policy reflects our commitment to acting ethically and with integrity and to having effective systems and controls to do what we can to ensure slavery and human trafficking does not occur anywhere in our supply chains.

Due diligence processes for slavery and human trafficking

As part of our initiative to identify and mitigate risk we have strong systems and controls to:

- Identify and assess potential risk areas in our supply chains.
- Mitigate the risk of slavery and human trafficking occurring in our supply chains.
- Monitor potential risk areas in our supply chains.

We have a whistleblowing policy and procedure in place to protect whistle-blowers.
Supplier adherence to our values

We have zero tolerance to slavery and human trafficking. As noted above, we assess and monitor our supplier relationships in order to ensure that, as far as possible, we identify and mitigate the risk of slavery and human-trafficking in our supply-chain. Suppliers are required to confirm that they adhere to policies equivalent to ours.

Training

To ensure a high level of understanding of the risks of modern slavery and human trafficking in our supply chains and our business, we provide training to our staff.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes our slavery and human trafficking statement for the financial year ending 31st December 2016.