



HDFC ERGO
General Insurance Company Limited

Equal Opportunity Policy

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Equal Opportunity Policy

1. Background

HDFC ERGO General Insurance Company Limited (“HDFC ERGO” or the “Company”) was promoted by erstwhile Housing Development Finance Corporation Ltd. (HDFC), India’s premier Housing Finance Institution and ERGO International AG, the primary insurance entity of Munich Re Group. Consequent to the implementation of the Scheme of Amalgamation of HDFC with and into HDFC Bank Limited, one of India’s leading private sector bank (Bank), the Company has become a subsidiary of the Bank. The Company offers complete range of general insurance products ranging from motor, health, travel, home and personal accident in the retail space and products like property, marine and liability insurance in the corporate space. With a network of branches spread across wide distribution network and a 24x7 support team, the Company has been offering seamless customer service and innovative products to its customers.

The Company’s vision is to be the most admired insurance company that enables the continued progress of customers by being responsive to their needs.

The Company’s value system revolves around *Sensitivity, Excellence, Ethics and Dynamism* (SEED).

Sensitivity – the Company to build its business on empathy and an inherent understanding of both our internal and external customers’ needs.

Excellence – the Company will always strive to offer innovative products and services and endeavor to set new benchmarks to do things better each time.

Ethics – the Company will honour its commitments and be transparent in its dealings with all its stakeholders.

Dynamism - the Company will be pro-active with a "can do" approach.

HDFC ERGO is an equal-opportunity employer. This policy aims to prevent applicants and employees from being treated less favorably because of their age, disability, gender reassignment, marriage or civil union, pregnancy or motherhood, race, religion or belief, sex, or sexual orientation, or because of conditions or requirements that cannot be proven to be related to performance. We are dedicated to eliminating unfair and illegal forms of discrimination from our business operations, our services, and our commitment to equality of opportunity.

2. Purpose

We are dedicated for making significant progress in the areas of gender inclusion, the inclusion of people with disabilities while abiding by local laws and practices. Additionally, we continue to be committed to eradicating unconscious bias and advancing conscious inclusion to foster a culture of belonging.

The Company has set objectives for achieving Diversity, Equity, Inclusion and Belonging (DEIB) across the organization. The Company’s commitment is to employ best practices in regard to DEIB initiatives with differentiated focus on diversity, by providing an environment of Equality and Respect for all employees. The Company will make necessary changes with the objectives to ensure that it is continually evolving in the Diversity, Equity, Inclusion and Belonging area.

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This policy has also been framed in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 ("Act") and the rules framed thereunder and provides a framework which is committed towards the empowerment of persons with disabilities. The said Policy is consequently required to be displayed on its website.

3. Scope

The Equal Opportunity Policy is applicable to all full - time employees.

4. Policy Framework

The Chief Human Resources Officer is the policy owner and has particular responsibility for implementing and monitoring the DEIB policy and, as part of this process, all policies and procedures are administered with the objective of promoting equality of opportunity and eliminating unfair or unlawful discrimination.

The basis for choosing someone for a job, promotion, training, or any other advantage is their aptitude and skill. All employees shall receive support and encouragement in realizing their full potential, and the skills and resources of the workforce shall be fully utilised to increase the company's efficiency.

The Company believes that our employees & leadership need to champion a gender neutral, equal opportunity workplace and accountable for promoting a safe and inclusive work environment that adheres to the following norms as below:

- a) The personal commitment of every employee to this policy and the application of its principles is essential to eliminate discrimination, harassment, bullying, victimization and provide equality throughout the Company.
- b) Equal employment opportunities and career progression based on merit and skills.
- c) All employees shall receive support and encouragement in realizing their full potential, and the skills and resources of the workforce shall be fully utilised to increase the company's efficiency, shall be treated fairly and with respect.
- d) We recognize the need to balance personal and work life and that flexibility with regard to working patterns assists the broadest range of people. Our flexible working practice actively supports both of these requirements.
- e) We strive to ensure Sensitization to employees to be aware of their own biases and awareness on equal opportunity and inclusion of people with disabilities among all employees.
- f) In lieu of the Rights of Persons with Disabilities Act 2016 and Rules, HDFC ERGO shall ensure Persons with disabilities have equal access to opportunities, disability friendly accessible workplace modifications, specialized software/equipment & benefits/privileges to perform their job effectively. Any information shared by employee on disability/medical condition will remain confidential.
- g) **Hiring Practice:** All positions are open for persons with disabilities. Application forms will be made available in alternate formats or help will be provided in filling the application forms based on request. All job applicants would be measured against the key selection criteria

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taking into account provisions for reasonable adjustment. The key selection criteria would include only the specific skills, knowledge and abilities regarded as essential for performing the functions of the job. Applicants invited for an interview should inform if they require any individual support or assistance prior to the interview.

- h) **Special Leave:** An employee's request for extra leave, for a reason related to her/his disability, will be evaluated accordingly.
- i) **Appointing a Liaison Officer:** As per the Act we have appointed Mr. Sumit Mukherjee (Vice President – Human Resources) as the Liaison Officer who will be responsible for taking initiative and providing the requisite support needed to realize the goals of an inclusive and accessible workplace and reasonable accommodation. The Liaison Officer is responsible for:
 1. Ensuring a disable friendly workplace;
 2. Ensuring that all employees are aware of this policy and know their duties and rights in relation to the policy.
 3. Developing proactive strategies to prevent discrimination and harassment.

5. Code of Conduct:

This code establishes a standard of ethical and honest conduct with which all employees are expected to comply. HDFC ERGO is committed to eliminating all forms of discrimination and harassment in the workplace.

Company shall not discriminate against any employee including LGBTQIA+, Persons with Disabilities and employees infected with HIV/AIDS in any matter relating to employment. This includes recruitment, promotion, infrastructural adjustments, employment benefits, and other related issues.

HDFC ERGO is an equal opportunity employer and would not insist on compulsory HIV testing and screening of employees during the pre-employment medical test or anytime during the course of their employment.

There will be no obligation on the part of the employees to inform the Company about their clinical status, except on a purely voluntary basis. Confidentiality will be strictly maintained regarding all medical information, especially HIV/AIDS status of the employees, by the treating doctors and other employees handling medical information. HIV /AIDS infection would not be a cause for termination of employment.

6. Governance

Each year the Board of Directors and Diversity Council of the Executives of the Company shall establish objectives for achieving Diversity, and any other aspect of Diversity. The Company's diversity objectives are driven by the Diversity Council in order to achieve agreed upon diversity hiring, rapid career growth for differentiated talent needs and monitoring overall movement in diversity across the organization.

The Diversity Council shall meet on a regular basis to assist in guiding the Company's diversity and inclusion strategy and manage initiatives to progress towards the achievement of agreed objectives/principles.

7. Grievance Redressal

HDFC ERGO will not tolerate any form of discrimination, harassment, victimization or bullying in our workplaces or by making any false claims. If employee experienced or are experiencing any such situation can raise the same with the HR department or using existing company grievance mechanism or contact us via PurpleSupport@hdfcergo.com. The Complaints Officer is designated to deal with all the complaints received and provide reasonable assistance to the Complainant.

All complaints will be taken seriously and treated with sensitivity and fairness.

8. Changes to the Policy

This policy will be reviewed on an annual basis by the Board. Revisions to the Policy shall be approved by the Board of Directors.

For any dispute over this document, CHRO shall take the final decision.
