



the warranty group

# TWVG Europe

## Modern Slavery Act Statement

## INTRODUCTION FROM THE CHIEF OPERATIONS OFFICER

The following statement is made pursuant to the Modern Slavery Act 2015 (the MSA) and sets out The Warranty Group Europe's (TWGE) approach to ensure that slavery and human trafficking is not taking place in its supply chains or any parts of its business.

We are committed to improving our practices to combat slavery and human trafficking. TWGE is dedicated to upholding the principals contained within the MSA and shall maintain regular review of its supply chain and those which it works with.

Every day, our actions are governed by our TRUE values:

- **Trust.**
- **Respect and Integrity.**
- **Urgency.**
- **Excellence and Accountability.**

At TWGE, we believe a successful business is as much about how the business operates. For this reason, we've implemented global corporate ethics and governance policies that every employee - from the mail room to the board room - are held account to uphold.

## POLICY RESOURCES

- [Code of Business Conduct and Ethics \(PDF\)](#)
- [Global Anti-Bribery Policy \(PDF\)](#)

## THE WARRANTY GROUP'S STRUCTURE

We are a provider of general insurance and related administration services in the insurance sector across Europe. TWGE is made up of London General Insurance Company, London General Life Company, TWG Services Limited and The Warranty Group Services (Isle of Man) Limited. Our ultimate parent company is TWG Holdings Inc., which has its head office in Delaware, United States and maintains more than \$5 billion in assets. Trading as the Warranty Group it is a global provider of warranty solutions and related benefits, with operations in more than 35 countries and nearly 1,700 employees.

## OUR BUSINESS

Our business is organised into the following business units:

Territory	Location
UK	Staines (Head Office) Mitcheldean (Operations Centre)
Netherlands	Amsterdam
Poland	Warsaw
Italy	Milan
Austria	Vienna
Belgium	Grimbergen
Finland	Helsinki
Germany	Dusseldorf
Ireland	Dublin
Luxembourg	Luxembourg
Switzerland	Montreux
Spain	Madrid

## OUR POLICIES ON SLAVERY AND HUMAN TRAFFICKING

We are committed to ensuring that there is no modern 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 in all our business relationships and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking is not taking place anywhere in our supply chains.

- [Anti-Slavery Policy \(PDF\)](#)

## DUE DILIGENCE PROCESSES FOR SLAVERY AND HUMAN TRAFFICKING


As part of our initiative to identify and mitigate risk we undertake appropriate due diligence of our supply chain partners taking a balanced risk based approach. Whilst we have processes in place we also recognise that our people are critical to ensuring that our partners are complying with our Anti-Slavery Policy; as such, we protect provide whistle blowers a protected space in which to raise their concerns.

## SUPPLIER ADHERENCE TO OUR VALUES

We have zero tolerance to slavery and human trafficking. To ensure all those in our supply chain and contractors comply with our values we have in place a supply chain compliance programme. This consists of supplier due diligence, supplier self-assessment questionnaires and adherence to our Anti-Slavery Policy where failure to comply with our expectations would be cause to end the relationship.

## 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 management team who manage our suppliers.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes our Group's slavery and human trafficking statement for the financial year ending 31 December 2017.	
	
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