



Group Policy on Speaking Up Integrity Concerns

What can I report?

Zurich Kotak encourages employees to speak up and report suspected or actual illegal, fraudulent, improper or unethical conduct (“Integrity Concerns”) to people managers, Compliance, HR, Legal, or to the Zurich Ethics Line. Integrity Concerns may include, but are not limited to:



Fraud, bribery, theft, or other crime



Financial irregularities



Falsification of Zurich's business or financial records



Misuse of company resources



Impermissible gifts



Retaliation for speaking up or participating in an investigation



Violations of Zurich's data privacy and records management policies



Questionable or unethical business practices



Code of Conduct or certain other Zurich policy violations



Harassment and discrimination



Misconduct or wrongdoing that could cause Zurich financial or reputational damage, or have an adverse impact on operations



Violations of laws and regulations, including consumer protection laws



Any aggrieved employee may make, in writing, on any complaints on Sexual Harassment to: posh@zurichkotak.com



For questions or issues related to your job or working conditions, please reach out to your manager or HR.



If you want to report an Integrity Concern, you do not have to inform your manager before using the Zurich Ethics Line.



Your report will be treated confidentially on a strict need-to-know basis, and you have the option to remain anonymous. Via your report number, we can follow up with you and ask additional questions or provide you with status updates.

zurich.ethicspoint.com