

# Modern Slavery Statement



## **Modern Slavery Statement**

### **FROM THE BOARD OF DIRECTORS ON BEHALF OF THE MARKERSTUDY GROUP OF COMPANIES**

We are proud of the steps we have taken to combat slavery and human trafficking. As a Board we are committed to ensuring that slavery and human trafficking will not be tolerated within our Group of Companies or within our supply chain. The Companies covered by this statement are listed on the attached schedule.

### **ORGANISATION STRUCTURE**

Markerstudy Group of Companies was established in 2001, and is headquartered in Kent. With over 3,500 employees, it has been recognised as a Best Company to Work For in the UK by The Sunday Times Best Companies Awards and holds the Investors in People Gold award.

As the UK's largest Managing General Agent, Markerstudy Insurance Services Limited supports over 1,000 broker partners and more than three million policyholders with a wide variety of insurance products.

In 2020 the group became the UK's 5th largest motor insurance provider after completing the purchase of the Co-op Insurance underwriting business and commencing a 13-year partnership to provide home and motor insurance products under the Co-op brand.

The group's portfolio also includes Brightside Insurance (acquired April 2021), and Insurance Factory, one of the UK's largest affinity based insurance intermediaries for pet insurance; along with Auto Windscreens, VisionTrack, Vision Vehicle Solutions; and brands Geoffrey Insurance and Zenith Insurance.

More information on our business can be found here [www.markerstudygroup.com](http://www.markerstudygroup.com)

### **OUR POLICIES ON SLAVERY AND HUMAN TRAFFICKING**

Markerstudy Group and its employees have a clear vision, with a set of 'V10' values which help us reach our objectives as a group. These represent a 'promise' that we will promote fairness and integrity in all our dealings, both internally and externally.

Markerstudy Group recognises that Modern slavery is a crime and a violation of fundamental human rights. It takes various forms, such as slavery, servitude, forced and compulsory labour and human trafficking, all of which have in common the deprivation of a person's liberty by another in order to exploit them for personal or commercial gain. We have a zero-tolerance approach to modern slavery and are committed to acting ethically and with integrity in all our business dealings and relationships and to implementing and enforcing effective systems and controls to ensure modern slavery is not taking place anywhere in our own business or in any of our supply chains. This policy applies to all Markerstudy Group Companies whether they are regulated by the FCA or not.

Whilst the board of directors has overall responsibility for ensuring this policy complies with our legal and ethical obligations, and that all those under our control comply with it, our Senior Management Team works in conjunction with our support functions to ensure that our Anti-Slavery Policy is

complied with and to manage any concerns or breaches. We also have a Whistleblowing Procedure which is available on the Company's intranet site.

### **SUPPLIER DUE DILIGENCE**

We are committed to ensuring there is transparency in our own business and in our approach to tackling modern slavery throughout our supply chains, consistent with our disclosure obligations under the Modern Slavery Act 2015. We expect the same high standards from all of our contractors, suppliers and other business partners, and all our suppliers are expected to comply with all applicable laws.

As part of our contracting processes, we include specific prohibitions against the use of forced, compulsory or trafficked labour, or anyone held in slavery or servitude, whether adults or children, and we expect that our suppliers will hold their own suppliers to the same high standards.

We request information from our suppliers, which may include, but is not limited to, health and safety, environmental responsibility, equality, anti-corruption and insurance protection.

### **IMPROVEMENTS AND MONITORING**

We continue to review our supply chain protocols and to introduce specific measures to ensure that our obligations under the Act are passed through our supply chain.

These include efforts to:

- Obtain contractual warranties in new engagements, which ensure that no slavery is used anywhere in the supplier's business, by any of the suppliers in its own supply chain, and that all necessary policies and processes have been implemented to ensure that this continues to be the case;
- Obtain a contractual right to request compliance-related information and the right to second party audit of suppliers at our discretion;
- Add indemnity provisions and rights to terminate engagements in the event of breach of our Anti-Slavery Policy;
- Ensure risk areas are documented, monitored and taken into consideration in any future contract renewals.
- Train employees on the impact of the Act

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<sup>st</sup> December 2020.



Kevin Spencer

**Chief Executive Officer**

**19<sup>th</sup> May 2021**

**List of Companies included within this Statement**

Markerstudy Insurance Services Limited

Affinity Insurance Solutions Limited

Brightside Group Limited

Zenith Freeholds (Whitstable) Ltd

GingerMonkeys Creative UK Limited

INTAA Limited

Insurance Factory Ltd

Markerstudy Direct Ltd

Markerstudy Holdings (UK) Limited

Markerstudy (Affinity) Holdings Limited

Markerstudy Limited

Markerstudy Group Investments Limited

MSG Automotive Solutions Ltd

Trifords Ltd

Vision Vehicle Solutions Ltd