



Code of Conduct

We act conscientiously and responsibly.

«Through our actions, we create trust, security and transparency.»

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«We follow the Code of Conduct in every situation, and in so doing, foster trust, safety and transparency while maintaining Suva's great reputation.»

Gabriele Gendotti
Chairman of the Suva Council

Dear valued employees,
Dear members of the Suva Council,

As Switzerland's largest accident insurance provider, Suva is a pivotal component of the Swiss social insurance system. But we are more than just an accident insurance provider – we combine prevention, insurance and rehabilitation. In doing so, we make work and free time safer, and, at the same time, prevent or minimise any suffering caused by accidents or occupational diseases. People are at the heart of all our products and services. Suva is managed by social partners. The Suva Council is made up of a well-balanced combination of employer, employee and federal representatives, which makes it possible to find broad-based, sustainable solutions. Through our actions, we create trust, security and transparency.

All of us are needed to ensure that Suva's success story can continue long into the future. After all, it is only by working together that we will succeed in maintaining Suva's great reputation. This Code of Conduct serves as a guide to help shape our attitude and actions. We are committed to behaving ethically towards our customers, colleagues and the wider population. We also perform an exemplary role as a social insurance institution and actively embody the concept of prevention.



This Code of Conduct is intended to provide an ethical compass to guide us all as we navigate a multitude of tasks in daily working life. Many of the topics that it addresses come as second nature to us because they are just good, common sense. Even so, keeping them in mind in each and every situation helps us foster trust, security and transparency while maintaining Suva's great reputation. It is not a just a question of legal and illegal – it is about doing what we consider to be the right thing. For us, this means putting our best foot forward for our customers, colleagues and Suva's ongoing success.

The Code of Conduct applies to all Suva employees and members of the Suva Council. Suva also expects its business partners to act in a way that is consistent with the core principles set forth in this Code of Conduct. Each of us serves as a unique role model to someone. If we can not find a definitive answer to a given question, we ask our supervisor or the Compliance department for advice. If we all act in a responsible, honest and trustworthy manner, then together, we can ensure that Suva remains successful in the long term.

Gabriele Gendotti
Chairman of the Suva Council

Felix Weber
Chairman of the Board of Management

«We protect the health of our employees and respect them as individuals. We work together in a spirit of mutual appreciation.»

Felix Weber
Chairman of the Board of Management

1 General principles

1.1 Ethical conduct

«We always act in a responsible, honest and trustworthy manner.»

We are committed to behaving in the right way in all business matters. This applies both to our everyday interactions with colleagues in the workplace and in our dealings with customers, business partners and third parties. We uphold the principles of decency, truthfulness, fairness and transparency, and always act in a responsible, honest and trustworthy manner. In short, this means that our words match our actions. We are aware of the inherent responsibility of the duties we perform as a public institution and make neutral decisions based on transparent, objective criteria.

1.2 Compliance with laws and regulations

«We respect the law and comply with internal provisions.»

We know and always uphold the laws and internal provisions that apply to us, including regulations, directives and work arrangements. We refrain from acting in an illegal or dishonest manner towards customers, colleagues, business partners and third parties in every case. We flag any suspicions of misconduct immediately and in an appropriate manner.

1.3 Respect for company property

«We look after Suva's assets.»

We treat work equipment, furnishings, infrastructure and other assets belonging to Suva with all due care. We use the work equipment and resources at our disposal for business or authorised personal purposes. We do not tolerate theft, misuse, intentional damage or fraud at Suva's expense.

1.4 Environment and social responsibility

«The principle of sustainability guides us in all our activities and decisions.»

We use the environmental resources made available to us responsibly and sparingly. Our business practices align with the principle of sustainability in every respect. We avoid waste, contribute to reducing environmental burdens and deploy ecologically and climate-friendly alternatives wherever possible and meaningful. In addition to financial aspects, ecological, ethical and social considerations play an important role in our investment policy.



2 Compliance with laws and regulations in detail

2.1 Bribery, corruption, gifts

«We neither accept nor give bribes.»

We never accept benefits in exchange for acting in a way that breaches the law or our duties. We also refrain from offering advantages to business partners or third parties to bribe them into acting illegally or in a way that causes them to breach their duties. We always conduct ourselves correctly when working with authorities and avoid any attempt to gain undue influence.

In particular, we recognise that giving and receiving gifts can also constitute a form of bribery or corruption. We therefore adhere to our internal provisions at all times and take social or industry standards into account when it comes to relationship management.

2.2 Data protection and handling information responsibly

«We protect privacy and handle personal data with the utmost care.»

Suva's day-to-day operations, particularly those involving contact with insured companies and injured persons, see us handle large volumes of personal data with different levels of sensitivity. We protect privacy and handle personal data with the utmost care. Data is processed and forwarded in accordance with the applicable statutory provisions and Suva's own internal regulations. Personal data is not made available to unauthorised parties either within or outside Suva. We take appropriate security measures and uphold the fundamental principles of data protection at all times, especially when developing new products and during projects.

«We always avoid situations that could lead to a conflict of interest. We disclose potential conflicts at an early stage to stay true to the principle of transparency.»

Marc Epelbaum
Secretary-General

3 Relationships

with customers, colleagues, business partners and third parties

3.1 Conflicts of interest

«We avoid conflicts of interest or disclose them at an early stage.»

Conflicts of interest impair our ability to fulfil our business commitments impartially. That is why we steer away from situations that could lead to a conflict of interest at all times and disclose potential conflicts of interest at an early stage, in keeping with the principle of transparency.

We always award contracts on the basis of objective and transparent criteria. We take care to ensure that secondary pursuits and mandates that originate outside of Suva are compatible with our internal guidelines and are not in conflict with Suva's interests. If we have any doubts, we turn down any respective business with third parties and actively distance ourselves as much as possible from obligations we already have.

3.2 Protecting our employees from discrimination, and harassment

«We appreciate and respect each other in and around Suva.»

We protect the health of our employees and respect them as individuals. We work together in a spirit of mutual appreciation and partnership, collaborating across different sectors and levels whilst fostering a positive working environment.

We do not tolerate any form of discrimination or harassment, in particular on the basis of sex, origin, religion, age, sexual orientation, physical or mental impairments or political or union activities.

We actively promote gender equality and firmly believe in upholding the fundamental principles of pay parity. To underline this, we have signed the Charter on Equal Pay.

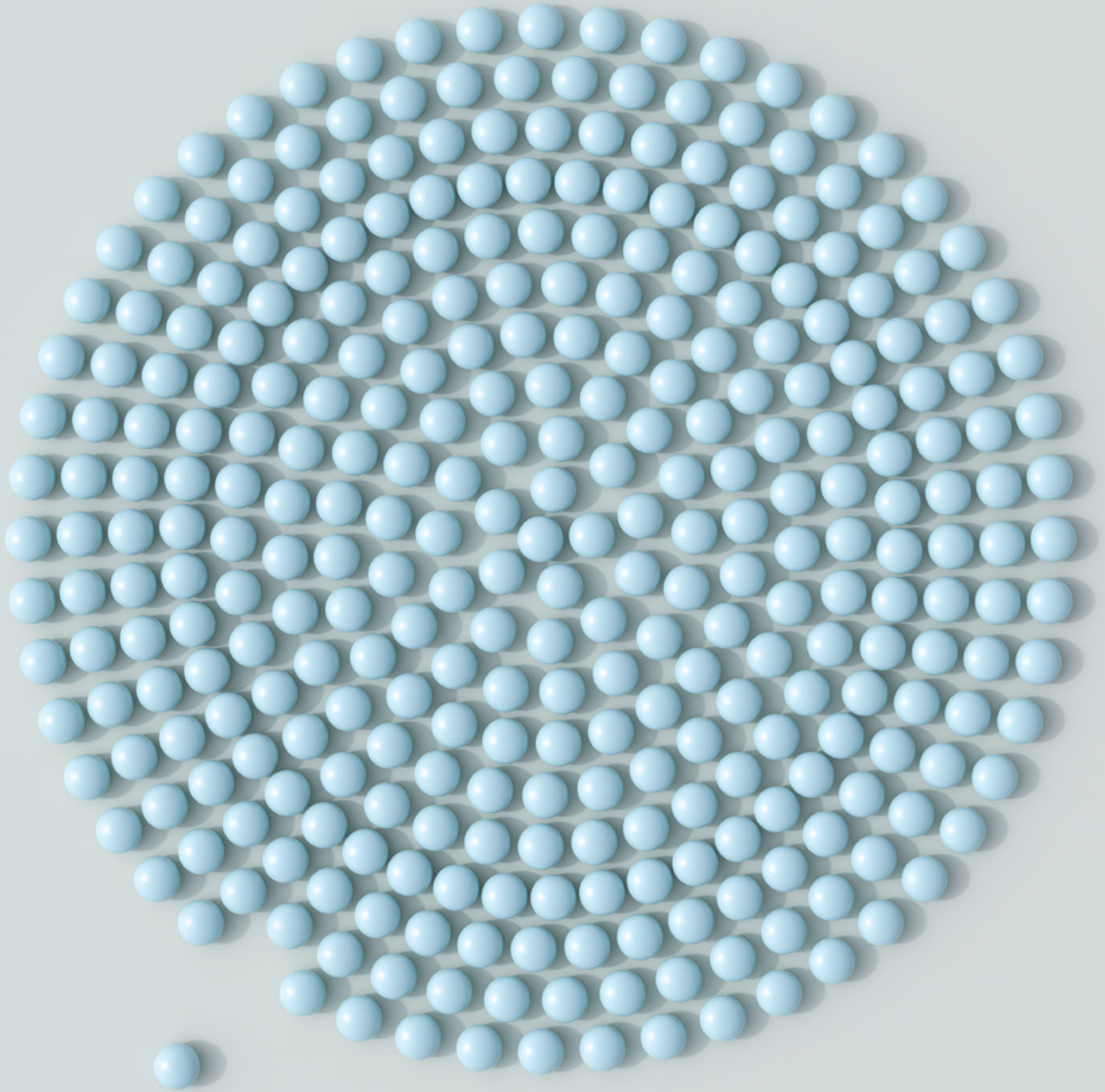
3.3 Public relations – relationship management

«We act in a reliable, fair and responsible manner towards our customers, business partners, authorities and third parties.»

We always keep our communications as simple and comprehensible as possible and engage with our audience on an equal footing.

We respect and promote social and cultural diversity, and do not tolerate any form of discrimination or harassment by clients, business partners or third parties. We are aware that what we say and do outside of work can reflect on Suva.

We take complaints seriously and view them as opportunities for improvement.



4 Compliance with the Code – reacting to infringements

«We report violations within the company immediately.»

We do not tolerate breaches of our internal regulations – especially the Code of Conduct – and deal with them within the framework of the applicable provisions. When a violation occurs, the perpetrators have to face the relevant disciplinary, civil and/or statutory consequences.

Confirmed or alleged violations within the company must be reported immediately. Suva has created a whistle-blowing service within the Compliance department, where reports are handled with the strictest confidentiality.

This means that infringements can be reported in good faith and without fear of repercussions.

Reacting to infringements

Reports can be made directly to the Compliance department (compliance@suva.ch). There are also several other ways to submit a report, including the ability to do so anonymously. For further information, please see our internal leaflet on «Reporting Irregularities».

The Suva model Four basic pillars



Suva is more than just insurance; it combines prevention, insurance and rehabilitation.



Suva returns its profits to its insureds in the form of lower premiums.



Suva is managed by social partners. The balanced composition in the Suva Council of employer, employee and federal representatives lends itself well to broad-based, sustainable solutions.



Suva supports itself; it does not receive any public funding.



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