
SUPPLIER CODE OF CONDUCT

Niva Bupa Health Insurance Company Limited (“Niva Bupa” or “us” or “we”) acknowledges its roles as leading health insurance service provider and is committed to conduct its business in a sustainable and responsible manner. We expect our suppliers, vendors, network providers & distribution partners (“Suppliers”) to conduct themselves with same level of integrity & sustainability in the provision of goods and services to Niva Bupa. This Supplier code of conduct lays down the minimum standards that we expect our suppliers to adhere to when conducting business with us.

Environment sustainability;

Suppliers shall develop, implement, and maintain environmentally responsible business practices. They must

- Comply with applicable environment, health & safety regulations
- Promote safe & environmentally sound operations, use & disposal of its resources
- Take such steps as is reasonable & necessary to reduce the negative impact on environment including but not limited to minimizing the use of energy, water and raw materials. Where possible, using renewable or sustainably sourced energy and materials.

Fair Competition Practices

Supplier shall compete with other suppliers in a fair manner and with integrity. Supplier shall not exchange information or enter into agreements or understandings with competitors, customers or suppliers in a way that improperly influences the market place or outcome of a bidding/negotiation process.

Human rights & fair labor practices

At Niva Bupa we expect our Suppliers to respect & support the protection of Human rights of its employee, & workers; The Supplier shall;

- not use child labour/ forced / trafficked labour and will comply with all relevant laws in this regard
- ensure to provide safe and healthy work environment
- ensure there is no discrimination in recruitment, training & working conditions on grounds of race, colour, sex, age, religion, political opinion, national extraction, sexual orientation, disability or social origin
- ensure work environment free from harassment
- create an inclusive workplace and leverage the power of diversity for sustainable competitive advantage where employees from different backgrounds can have the opportunity to participate, develop and contribute freely and equitably
- treat people with respect & dignity, thereby fostering an atmosphere of open communication, care and candor
- ensures it pays employees higher than the minimum wages prescribed by government

Ethical business practices

We expect our Suppliers to act in accordance with highest standard of integrity, honesty & ethical conduct. The Supplier must;

- Do business in a lawful manner, consistent with the highest ethical standards, complying with all applicable laws and regulation
- Adhere to applicable anti-corruption and anti-bribery laws, anti-money laundering laws, directives and regulations that govern operations in the countries in which they operate
- Disclose any potential or actual conflict of interest;
- Not to offer or accept any gifts, entertainment or hospitality that may influence the outcome of business transaction
- Avoid such conduct and/or transaction that are inappropriate, unethical, or illegal or that give the appearance of impropriety (such as seeking to influence government or private officials by improper payments, gifts or entertainment).

In case any malpractice is observed by the Supplier on part of any employee of Niva Bupa, the Supplier shall raise a whistleblower complaint by writing to myvoice@nivabupa.com

Intellectual Property

The Supplier shall take appropriate steps to safeguard and not infringe any Niva Bupa confidential and proprietary information/intellectual property/ technology which come to its knowledge during the course of its business relationship/ dealings with Niva Bupa

Cyber security & Data Privacy

The Supplier shall take appropriate steps to safeguard and not infringe any Niva Bupa confidential and proprietary information/intellectual property/ technology which come to its knowledge during the course of its business relationship/ dealings with Niva Bupa