



ALLIANZ PARTNERS

Modern Slavery Statement 2025

Introduction

This statement, pursuant to the Modern Slavery Act 2018 (Cth), sets out the undertakings of AWP Australia Pty Ltd (Allianz Partners) to address modern slavery and human trafficking risks in our business and supply chains for the calendar year ending 31 December 2024.

As one of the world's leading B2B2C specialists, Allianz Partners provides continuous, innovative protection and care to our business partners, customers and employees worldwide. We specialise in international health insurance and after-hours assistance for overseas students and visitors, health and lifecare services, travel insurance, medical assistance and repatriation services and roadside assistance and emergency home assistance services.

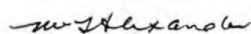
Allianz Partners is committed to addressing the real and growing problem of modern slavery and trafficking. Allianz Partners ensures transparency within our business, and we take an active approach to reviewing the vendors and suppliers supporting our business including the broader supply chains.

Allianz Partners is committed to the following standards and expects the same from our service providers, suppliers, sub-contractors and other business partners:

- acting ethically, honestly and with integrity in all our business dealings and relationships;
- developing and implementing controls, processes, procedures and system enhancements to identify and minimise the likelihood of modern slavery and human rights abuses in Allianz Partners' operations and supply chains; and
- monitoring service providers and suppliers by conducting assessments and reviews as required ensuring adherence to relevant policies and procedures at Allianz Partners, including our Procurement Policy, Anti-Financial-Crime Policy, Whistleblowing Policy, Vendor Code of Conduct, Employee Code of Conduct, Outsourcing Policy and Procedures for Compliance Breach and Incident Handling.

This statement reflects the actions of Allianz Partners in addressing modern slavery during the calendar year 2024.

The Allianz Partners Board of Directors approved this statement on 23rd June 2025.



Nigel Alexander
Chair, Allianz Partners Board of Directors
23rd June 2025



Ethical Procurement



Allianz Partners recognises the significant impact that the worldwide Allianz group of companies (Allianz Group) and our vendors have on the wellbeing of the communities we serve. Therefore, we are committed to upholding the agreements with our vendors that meet community standards for business operations. As part of the Allianz Group, Allianz Partners is dedicated to fostering collaborative relationships with our vendors that adhere to the principles outlined in our Vendor Code of Conduct.

Allianz Partners' commitments

Allianz Partners is committed to:

- lawful and ethical business practices;
- upholding human rights; and
- meeting the highest workplace standards.

Vendor requirements

Allianz Partners expects its vendors to:

- comply with all applicable rules, laws, regulations, codes and ethical standards of the countries in which they operate or where they provide goods or services to Allianz Partners;
- continually review and comply with the Allianz Group Vendor Code of Conduct;
- communicate the Allianz Group Vendor Code of Conduct with their employees and supply chains;
- implement a training concept and monitor their staff, subcontractors and agents for compliance with the Allianz Group Vendor Code of Conduct and any applicable laws and regulations;
- notify Allianz Partners of any breaches of the Allianz Group Vendor Code of Conduct by the vendor or its subcontractors; and
- remediate and prevent the recurrence of any breaches.

Modern Slavery mandatory reporting requirements

Requirement

- 1 Identify the reporting entity
- 2 Describe the reporting entity's structure, operations and supply chains
- 3 Describe the risks of modern slavery practices in the operations and supply chains of the reporting entity
- 4 Describe the actions taken by the reporting entity to assess and address those risks, including due diligence and remediation processes
- 5 Describe how the reporting entity assesses the effectiveness of such actions
- 6 Describe the process of consultation with any entities the reporting entity owns or controls
- 7 Any other relevant information that the reporting entity considers relevant

Reporting Entity

This statement is made by AWP Australia Pty Ltd ABN 52 097 227 177 trading as Allianz Partners. Our registered office address is Level 16, 310 Ann Street, Brisbane QLD 4000.

Structure, Operations and Supply Chains

Allianz Partners is:

- registered with ASIC as an Australian proprietary company limited by shares.
- the holder of an AFS licence which authorises AWP to carry on a financial services business to (among other things):
 - provide general financial product advice for general insurance products;
 - deal in financial products by:
 - issuing, applying for, acquiring, varying, or disposing of financial products in respect of general insurance products; and
 - applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of general insurance products; and
- provide a claims handling settling service to retail and wholesale clients.
- the holder of an ABN and registered for GST with the ATO;
- a subsidiary of Allianz Partners SAS, located in Paris, France, and a member of the Allianz Partners group of companies; and
- a member of the Allianz Group and subject to Allianz Group compliance frameworks and policies to support Allianz Group licences and authorisations. Our ultimate holding company is Allianz SE, located in Munich, Germany.

The Allianz Partners group of companies has a presence in 73 countries, a highly connected network and the experience and understanding to offer tailored support to our business partners and customers when needed most.



Board

The Allianz Partners Board of Directors comprises:

1. Nigel Alexander, Chair and Independent Non-Executive Director
2. Michael Winter, Non-Executive Director
3. Vinay Surana, Executive Director and Regional Managing Director - Asia Pacific, Middle East and Africa.

The Board is ultimately responsible for the oversight and review of management, operations and overall corporate governance of the company. The Board has delegated authority for the day-to-day running of the business to the CEO Australia, who is supported by the Executive Committee (ExCo). ExCo has been established as an internal management committee by the CEO Australia to:

- work collectively to direct Allianz Partners to achieve its strategic objectives in line with the Board's risk appetite;
- role model positive behaviours and lead our people; and
- assist the CEO Australia and Board to make decisions which advance the interests of Allianz Partners and its stakeholders.

Our People

As of December 2024, Allianz Partners had a workforce of 521 workers, comprising 456 full time, 58 part time and 7 casual employees.

Specifically:

- our employees located within Australia are subject to Australian workplace laws;
- our employees are engaged either under contract or enterprise agreements;

Total Number of Workers*

Permanent
Full Time

Permanent
Part-Time

Casual

456 58 7

* Worker is defined as both employees and contractors of Allianz Partners |

- we sometimes use short term employment contracts. For these, we engage professional service firms that provide skilled workers. Short term agreements include relevant clauses covering:
 - labour hire licensing requirements;
 - skills and qualifications;
 - health and safety obligations;
 - local and other regulations; and
 - modern slavery;
- we do not use any child labour; and
- we do not engage in the use of seasonal labour.

All employees are provided onboarding training which covers employee rights, whistleblowing, compliance, anti-corruption and the Allianz Partners Employee Code of Conduct.

Investments

As a subsidiary of Allianz Partners SAS, Allianz Partners is an operating entity within Australia with no assets outside of working capital held within our Australian banking partner, office furniture and furnishings and office equipment.

Business Operations and Supply Chains

Insurance products and assistance services

Allianz Partners is responsible for developing general insurance and private health insurance products, assistance services, and determining target markets and economic models for distribution of those products in accordance with the terms of our underwriting agreements with Allianz Australia Insurance Limited and Peoplecare Health Limited. Allianz Partners transacts with our clients (individuals and companies) to provide:

- home and life assistance services, supporting Allianz Australia Insurance Limited, Department of Veterans' Affairs and other clients;
- medical assistance and access to network providers;
- private health insurance via overseas student health cover (OSHC) and overseas visitor health cover (OVHC)
- roadside assistance through network providers including on-the-spot repair, battery replacement, tow recovery services and mobility service provisions including rental vehicle hire and taxi/ride-hail; and
- travel insurance for financial institution clients, health and members only funds, airlines, and direct to public through Allianz Australia Insurance Limited and through our Worldcare brand.

Allianz Partners distributes these products both on its own account and through appointed agents and authorised representatives in relation to its insurance products.

Other Services

Allianz Partners also provides other services to other insurers and corporations as follows:

- third party claims administration and medical repatriation services for related parties (i.e. other Allianz operating entities located offshore);
- health and lifecare products and services for government agencies and utility partners;
- client relationship management and telephony services for other insurers and automotive manufacturers;
- claims handling services for Allianz Australia Insurance Limited; and
- external network provider management including roadside assistance, medical equipment and travel repatriation.



Key Operations

These key operations support the distribution of Allianz Partners products and services and processing of any associated claims.

Supply Chains

N.B. goods and service providers detailed below are located in Australia unless specified otherwise.

Sales	<ul style="list-style-type: none">• Call centres operated by Allianz Partners locally and through our offshore providers in Allianz Services India and AWP Services Thailand.• In store (operated by health agents)• Online via public websites• OSHC direct by Allianz Partners on-campus staff• Directly with corporate clients
Business partners (External)	<ul style="list-style-type: none">• Agencies and brokers for travel insurance• Financial institution partners• Automotive manufacturers• Government – Department of Veterans’ Affairs• Education provider partners• Utility partners
Networks	<ul style="list-style-type: none">• Home assistance maintenance and service providers• Home assistance product support• Medical and allied health services• Roadside assistance and battery supply• Vehicle tow services
Claims Handling	<ul style="list-style-type: none">• Assessment tools – software• Claims handling for overseas student health cover provided in Australia (in-house)• Claims handling for overseas visitor health cover provided in Australia by Peoplecare Health Limited• Claims handling for travel insurance claims provided in Australia (in-house)• Claims handling for minor travel insurance claims provided offshore by AWP Services Thailand and Allianz Services India.• Data management• Secure document management
Customer services	<ul style="list-style-type: none">• Call centres located nationally (in-house)• Call centres - International (outsourced to Allianz Services India and AWP Services Thailand)
Workforce Management & Planning	<ul style="list-style-type: none">• Operational support related to workforce management provided offshore by AWP Assistance India.

Key Operations

These key operations support the distribution of Allianz Partners products and services and processing of any associated claims.

Supply Chains

N.B. goods and service providers detailed below are located in Australia unless specified otherwise.

Facilities	<ul style="list-style-type: none"> • Building facilities management • Cleaning • Leased properties in Australia • Maintenance services • Post and courier • Products and stationery (coffee and office suppliers)
Finance	<ul style="list-style-type: none"> • Onsite support services • Offshore operational support (Allianz Partners India) • Banking and finance partners
Information technology	<ul style="list-style-type: none"> • Operational support • Infrastructure technology (owned and managed by Allianz Technology) • Hardware • Software • IT consultants • All IT related services are outsourced to Allianz Technology (refer to Allianz Technology Modern Slavery Statement in the Modern Slavery Register)
Market management	<ul style="list-style-type: none"> • Media channels (all forms) • Marketing support services • Print and promotional merchandise • Public relations • Sponsored and internal events • Websites – hosted and white label
People and Culture	<ul style="list-style-type: none"> • Employee assistance • Labour hire • Learning and development • Recruitment services • Training materials • Workplace health and safety and advisory services
Project Management	<ul style="list-style-type: none"> • Project consultants • Systems and processes
Procurement	<ul style="list-style-type: none"> • Consulting services • Outsourced services • Rental fleet management • Travel
Legal, risk and compliance, internal audit	<ul style="list-style-type: none"> • External legal advice • Insurance • Systems and tools • Training

Our outsourcing arrangements

Allianz Partners has material outsourced providers across a range of business services. Allianz Partners has identified outsourcing arrangements with service providers who operate in inherently high-risk jurisdictions. These providers are part of the Allianz Group.

The outsourcing of some critical functions within Allianz Partners follows a standard framework built to comply with legal and regulatory requirements which address modern slavery risks.

Strong contractual arrangements are in place between Allianz Partners and its outsourcing providers.

Assessment of Modern Slavery Risks

Allianz Partners manages modern slavery risks by:

- conducting vendor integrity screening on new vendor onboarding and every three years since an agreement is made;
- including the Allianz Group Vendor Code of Conduct as a requirement of the onboarding process where providers must agree to uphold our principles; and
- including the standard Allianz Partners modern slavery clause in vendor agreements, under which vendors must notify Allianz Partners of any non-compliance.

The following statistics provide an oversight of the activities occurring within the calendar year 2024:

Risk due diligence and controls actioned in 2024

- Vendor Integrity screening including Modern Slavery assessment: 66
- Additional Modern Slavery questionnaires sent to vendors in high risk industries or locations

Suppliers are screened based on the following modern slavery awareness and criteria:

- understands or has a program for reducing modern slavery risks;
- acknowledges the United Nations guiding principles on business and human rights;
- uses overseas suppliers;
- uses raw materials or imported materials;
- has in place labour standards or a labour policy;
- can meet relevant standards;
- has an employee retention and remuneration process; and
- has training or awareness in respect to modern slavery.

Category Reviews

Category Review	Risk review findings
Roadside Type of modern slavery risk: Sector and Industry risk Product and services Risk Geographic Risk	On-the-spot repair, towing and rental vehicles Suppliers comply with state and federal legislation in relation to workplace requirements. The larger providers hold independent guides and policies for employees and business practices.
Home and Lifecare Type of modern slavery risk: Product and Geographic risks	A cross-sectional review of network providers supporting the home and lifecare space was conducted. Locally, providers had in place employee agreements and relevant policies and processes. Where required suppliers had relevant industry licences. This class of providers operate within highly regulated environments supporting both healthcare and Government agencies.
Specialty Support Services Type of modern slavery risk: Product and services risk	Key providers supporting this classification reviewed. This category is highly regulated through the healthcare and education sectors. Providers are regulated and licensed through industry bodies or government agencies such as APRA. Key providers have provided relevant documentation including modern slavery action plans or completed Allianz Partners modern slavery attestations.
Professional Services Type of modern slavery risk: Product and services risk	Providers within this category are engaged based on reputational experience. Their employees are engaged in accordance with Australian employment standards.
Human Resourcing Type of modern slavery risk:	The category is highly engaged, experienced and demonstrated an awareness to Modern Slavery issues and risks with sufficient programs in place to avoid these risks.
Facilities and Building Type of modern slavery risk: Sector and Industry risk Product and services risk Geographic risk	Facilities and building providers are used for the provision of home and lifecare services, with these providers being onboarded through the vendor integrity screening process.
Marketing Print and Advertising Type of modern slavery risk: Product and service risk Geographic risk	Our providers have a high visibility of their supply chains, having undertaken their own modern slavery risk reviews. Our partners also support banking and government clients and undertake a range of internal reviews to have a clear knowledge of their supply chains.
Office Support Type of modern slavery risk: Product and services risk Geographic risk	Allianz Partners uses prominent providers within these support areas who are supported by our modern slavery assessment processes or conduct their own modern slavery supply chain assessments. Allianz Technology provides IT equipment and services to Allianz Partners. Refer to Allianz Technology's Modern Slavery Published statement available on the Modern Slavery Register for further details.

Actions to assess and address modern slavery risks

Key controls and enhancements in 2024:

Due Diligence and Modern Slavery

Allianz Partners uses a diverse range of suppliers within Australia and globally. Our sourcing approach involves a pre-screening due diligence process known internally as VISP (Vendor Integrity Screening Process). This control incorporates a range of key searches and attestations made by providers in relation to anti-corruption, anti-bribery, modern slavery and adherence to the Allianz

Allianz Group Vendor Code of Conduct

Allianz Partners places a significant degree of importance on trust as a pillar of our business. To protect this trust, our partners, vendors and providers are required to accept and acknowledge the Allianz Group Vendor Code of Conduct which includes principles for economically, socially and environmentally sound business practices.

The Allianz Group Vendor Code of Conduct is based on national laws and regulations as well as international conventions.

Agreements

Providers who complete the Allianz Partners due diligence stage and agree to the Allianz Group Vendor Code of Conduct are contracted, with the majority being contracted under an Allianz Partners template agreement. Our agreements include clauses that require the vendor to comply with Australian laws, including modern slavery laws. Our standard modern slavery clause includes a requirement that vendors must notify Allianz Partners if they identify any exposures to modern slavery risks in their operations or supply chains.

Training particulars of 2024

Allianz Partners employees and external contractors completed modern slavery training in the year 2024

230

Training and Education

The Allianz Modern Slavery employee training program provides information to all Allianz Partners employees about:

- what is modern slavery; and
- what actions Allianz Partners is taking to address modern slavery risks within our supply chains.

The training explains the following terms:

- Slavery
- Servitude
- Forced labour
- Human trafficking
- Forced marriage
- Debt bondage
- Worst forms of child labour
- Deceptive recruitment for labour or services

The training also highlights the industries with greater exposure to modern slavery risks and provides relatable examples and news articles detailing where and how modern slavery has been identified and perpetrators held accountable.

The training was developed for all Australian Allianz employees. The objective of the training is to make employees aware of the risks of modern slavery in our operations and supply chains and to understand the actions Allianz Partners is taking to minimise those risks and how employees can raise concerns for review or escalation.

The training program includes:

- an overview of Allianz Partners' obligations under the Modern Slavery Act and a summary of the mandatory reporting criteria; and
- a short quiz to confirm the employee's understanding of modern slavery.

Policies and templates

Allianz Partners Modern Slavery Functional Rule

The Allianz Partners modern slavery functional rule supports employees, representatives, officers and contractors to make decisions that align with Allianz Partners' approach to modern slavery. This includes how we identify, address and report modern slavery risks and incidents.

Allianz Partners Procurement Policy

Allianz Partners' Procurement Policy ensures transparency in the sourcing, vendor due diligence, selection and onboarding of vendors within Allianz Partners. The supplier management framework supports the business in the implementation of the procurement policy.

Vendor Integrity

Allianz Partners expects its suppliers to have similar values to those held by Allianz Partners. All new suppliers and providers are vetted through our Vendor Integrity Screening Process. This process occurs for all new or varied agreements and is performed every three years for on-going agreements.

Supplier Contracts

Allianz Partners includes modern slavery clauses in all our vendor agreements. The clause requires vendors to notify Allianz Partners if they have any modern slavery risks within their supply chains.

Allianz Group Vendor Code of Conduct

The Allianz Group Vendor Code of Conduct requires all potential providers for Allianz Partners to meet the standards expected by Allianz Group, including compliance with applicable laws in the jurisdiction where goods and services are sourced, procured or performed.

Whistleblowing Policy (for Reporting Suspicions of Modern Slavery/Grievance Mechanism)

Allianz Partners has confidential and anonymous processes in place for whistleblowing, which have been communicated to all employees. Any case of suspected modern slavery practices within Allianz Partners can be reported confidentially through this mechanism. If any modern slavery is suspected, Allianz Partners has an incident reporting procedure in place for escalation and action. Information about our whistleblowing policy and how to make a protected whistleblowing disclosure is available on our intranet and on our public https://www.allianz-partners.com/en_AU/Speak-Up.html

Remediation Process

Allianz Partners assesses potential modern slavery risks within its supply chains through risk reviews and deep dives. If an incident is reported or a concern raised, Allianz Partners undertakes its modern slavery risk review process.

Assessing the effectiveness of our controls and actions

Control	Action	Measurement
Governance	Policies	Procurement policy and modern slavery policy reviewed and updated in line with business and Allianz Group document management controls.
	Training on modern slavery awareness	Developed with Allianz Australia Insurance Limited and deployed in 2022.
	Vendor contracting and controls	Quarterly vendor screening and reviews of material providers

Control	Action	Measurement
Risk Management	Vendor onboarding	Provider due diligence on new agreement, variation, or every 3 years in line with policies. Providers attest to meeting the Allianz Group Vendor Code of Conduct.
	Contract approval process	Compliance approve/review agreements, check VISP process and include modern slavery clauses.

Consultation with owned or controlled entities

Allianz Partners does not own or control any entities.

Our Future Focus

Identified actions for future reporting periods include:

- Reviewing and refining Modern Slavery risk matrix tools.
- Conducting further in-depth analyses with vendors supplying from or based in medium-to-high-risk categories and jurisdictions.
- Reviewing our Modern Slavery Functional Rule.
- Increasing awareness of Modern Slavery within our supplier networks, supply chains and operations.

AWP Australia Pty Ltd

Trading as Allianz Partners

Level 16, 310 Ann St,

Brisbane, Queensland, 4000

ABN: 52 097 227 177

+61 07 3305 7000

www.allianzpartners.com.au