

Human and Labor Rights Policy

UFG Insurance (“UFG”) is committed to conducting business in an ethical and responsible manner as defined in our vision, mission, and values. We believe that human and labor rights are the fundamental rights, freedoms, and standards of treatment to which all people are entitled in the workplace. We are committed to complying with all legal and regulatory requirements that apply to human and labor rights, including wage, benefits, safety, and discriminatory laws, and expect the same of our suppliers.

This Human and Labor Rights Policy (“Policy”) reflects our efforts to mitigate risk associated with the infringement or violation of human and labor rights in UFG’s operations, and by those with whom we do business. We routinely provide mandatory training on topics outlined in this Policy for our workforce. We also conduct due diligence on our suppliers with each new or renewed contractual engagement to audit and ensure vendor compliance in the area of human rights. In developing this Policy, UFG has considered, among other things, the International Bill of Human Rights and the United Nations Guiding Principles on Business and Human Rights. UFG supports these international human rights principles, including the United Nations Universal Declaration of Human Rights.

This Policy applies to all employees, officers, directors, and any third parties with whom we do business, including but not limited to our agents, supplier and vendors. This Policy and UFG’s human capital efforts are managed by UFG’s Vice President of Human Resources. The Compensation and Human Capital Committee of UFG’s Board of Directors reviews and approves this Policy, and oversees the Company’s policies, processes and practices relating to human capital matters.

Our Principles:

- **Diversity, Non-Discrimination, and Non-Harassment:** UFG values diversity in our workforce, as well as in our customers, suppliers, agency partners, and others. UFG is committed to equal opportunity and is intolerant of discrimination and harassment. We work to maintain a workplace that is free from discrimination or harassment on the basis of race, sex, color, national origin, ethnicity, religion, age, disability, sexual orientation, gender identification or expression, or any other status protected by applicable law, this also includes any form of sexual harassment. Qualifications, performance, skills and experience are the basis for recruitment, hiring, placement, development, training, compensation and advancement at the Company. We remain committed to advancing the values of dignity, respect, and equal opportunity for all.
- **Prevention of Human Trafficking, Forced Labor and Child Labor:** UFG is committed to providing a work environment that is free from human trafficking and slavery, which for purposes of this Policy includes forced labor and unlawful child labor. UFG will not tolerate, condone or be complicit in human trafficking or slavery in any part of our organization, or by anyone with whom we conduct business.
- **Advancement of Occupational Health and Safety:** UFG is committed to providing a safe and healthy workplace in compliance with applicable laws for preventing and reporting accidents, injuries, and unsafe conditions, as well as fostering behaviors and establishing procedures to protect our employees, business partners, and community. UFG supports the basic health and safety needs of its employees by providing secure office spaces, ergonomically correct workstations, wellness rooms (select office locations), training on health & wellness, and access to basic needs, such as water. Committed to safety and emergency preparedness, UFG participates in routine drills associated with community emergency management systems and maintains an incident response plan. UFG also provides mandatory safety training for all employees.

UFG expects its suppliers and vendors to provide a safe and healthy workplace for their employees in compliance with applicable laws.

- **Labor Relations & Open Communication:** UFG is dedicated to creating a workplace that respects and values all employees and maintains an environment of open and direct communication. We strive to develop mutually rewarding relationships with employees through fairness, trust and integrity. Due to the direct partnership with employees, UFG does not believe in the need for an outside group to speak on behalf of employees. However, the Company respects freedom of association without fear of reprisal, intimidation, or harassment. This includes the ability to raise issues, directly or anonymously.

- **Fair & Living Wage:** UFG is committed to providing a fair or living wage for all employees.

- **Clearing a Path for Underrepresented Groups:** UFG is committed to the protection and advancement of historically underrepresented groups, including women, minorities, and members of the LGBTQ+ community, not only within our workforce, but with all stakeholders with which we conduct business, and within the communities we serve. Our vendor selection process includes considerations for ESG factors, including environmental performance, labor practices, and human rights performance.

- **Progress through Training:** Recognizing our work is never done, UFG is committed to staying abreast of emerging risks associated with human rights, and ensuring our workforce, customers and business partners understand potential negative impacts. Human rights training is embedded within our onboarding and diversity and inclusion training.

UFG will take into account stakeholder feedback in connection with the implementation of this Policy and the evaluation of the effectiveness of measures taken pursuant to this Policy.

Reporting Policy Violations

Anyone who has information about an actual or potential violation of this Policy, or other wrongdoing or unethical behavior involving UFG or any of its employees, should submit a report to UFG's Ethics Hotline. Individuals may submit an anonymous report to UFG's Ethics Hotline either toll-free by phone at 1-800-461-9330 or online reporting at <https://united-fire-group-inc.integrityline.us>. UFG's Ethics Hotline is available 24 hours a day, 7 days a week. Translation services are also available to permit internal and external reporters to submit complaints in their preferred language. Regardless of how a report is made, UFG prohibits retaliation against anyone who, in good faith, reports a possible violation or who participates in an investigation, even if sufficient evidence is not found to substantiate the concern.

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