



ASSURANT®

Assurant Services Canada Inc.

Forced and Child Labour Report Y/E 2024

This report has been published in accordance with Bill S-211, *An Act to enact the Fighting Against Forced Labour and Child Labour in Supply Chains and to amend the Customs Tariff* (the “Act”). The report provides details on the measures taken during the 2024 financial year to prevent forced or child labour in any form occurring in our business or supply chain.

The Act applies to the business and supply chain of Assurant Services Canada Inc. (“ASCI”) as part of our Connected Living business.

Our Organization’s Structure, Business and Supply Chain

ASCI is part of a family of global subsidiary companies, that fall under the umbrella of Assurant, Inc. (“Assurant”), a Fortune 500 company that is publicly traded on the New York Stock Exchange (NYSE: AIZ). Assurant is a leading global business services company that supports, protects and connects major consumer purchases. With a presence in 21 countries, Assurant supports the advancement of the connected world by partnering with the world’s leading brands to develop innovative solutions and to deliver an enhanced customer experience.



In 2025, Assurant was recognized as one of the World’s Most Ethical Companies for the second year in a row by Ethisphere, a global leader in defining and advancing the standard of ethical business practices. This recognition showcases our organizations commitment to doing business with ethics and integrity.

ASCI operates solely in Canada and offers mobile device solutions, extended service contracts, vehicle protection services, and other specialty products. In our Connected Living business we help protect, connect and support devices consumers buy, like connected devices and mobile phones. Our services include device protection, product extended warranties and device lifecycle services such as trade-ins and upgrade programs. The Connected Living sector stretches across areas including mobile networks, retailers and device manufacturers.

Our supply chain covers a wide range of products and services across multiple suppliers, with each presenting different levels of risk and management requirements. In our Connected Living business and our repair and refurbishment of customers’ broken devices, we import parts directly from the original equipment manufacturers or their designated third party approved suppliers.

Policies and Contractual Controls

Our organization is committed to doing business with ethics and integrity and we support our employees in this regard with a robust, interactive Code of Business Conduct & Ethics and additional relevant internal policies readily available to them via the company intranet site. These include:

1. **Our Modern Slavery Statement** which sets out the organization's stance on modern slavery and explains how our employees can identify instances of this and how they must report it.
2. **Our Code of Business Conduct and Ethics & Anti-Bribery Policies** which contain guidance on how to apply our values and ethical standards in day-to-day business and how to report any concerns. Our employees are expected to engage in and promote honest and ethical conduct and report potential violations of these standards. All employees are annually required to undertake mandatory training to ensure that they understand the company's ethical standards. Violation of our code of ethics is a disciplinary offence.
3. **Our Raising and Reporting Concerns & Non-Retaliation Policies** (Whistleblowing procedures) which encourages our employees to raise ethical concerns within our business and supply chain without fear of reprisal. Regardless of how a report is made, we prohibit retaliation against anyone who, in good faith, reports a potential violation or who participates in an investigation, even if sufficient evidence isn't found to substantiate the concern.

We expect the same high standards from all our contractors, suppliers and other business partners.

Our standard supplier contractual terms include obligations for suppliers to comply with our **Supplier Code of Conduct ("Supplier Code")**, which was recently updated in 2024 to continuously communicate to our suppliers our business and labour standards and compliance to the international United Nations Guiding Principles on Business and Human Rights standards, amongst other items. The Supplier Code outlines that we will not tolerate or condone any abuse of human rights in our business or supply chain, with suppliers required to sign a declaration stating they commit to comply with all requirements before acting on our behalf. To the extent that our suppliers do not adhere to our standards, there can be material consequences, including the termination of our relationship with them.

More details on our Code of Business Conduct and Ethics and on our Supplier Code can be found on our global website Ethics pages available at <https://ethics.assurant.com>.

Our Onboarding Due-Diligence

As our business continues to grow, we recognize our company's exposure to risk increases the more extensive our supply chain becomes. Therefore, we've continued to increase our Compliance oversight capabilities within our wider business operations. The appointment of a dedicated resource for Supply Chain Compliance, has responsibility for the ongoing oversight of our supply chain risk, including forced or child labour. Local Compliance teams assist the Enterprise Supply Chain Compliance office in these efforts, as applicable.

Upon engaging with potential partners or suppliers, our Supply Chain Compliance and Local Compliance team conduct due diligence measures to ensure they meet our ethical standards.

To map and mitigate risk, we use a variety of methods which allow us to undertake due diligence on our suppliers and ensure that we have appropriate policies and contractual terms in place, so that our suppliers understand the standards that we require of them. To the extent that our suppliers do not adhere to our standards, there can be material consequences, including the termination of our relationship with them. Dependent on the risk, varying levels of due diligence is performed on those suppliers' processes and procedures to ensure that they meet our expectations.

Our Steps Taken to Prevent and Reduce the Risk of Forced or Child Labour in 2024

We periodically evaluate how to identify and address risks in each category of our supply chain, including those related to forced or child labour. We have not identified any forced labor or child labour in our activities and supply chains.

In 2024, we've continued to conduct the following due-diligence measures:

- Developing and implementing due diligence policies and processes for identifying, addressing and prohibiting the use of forced labour and/or child labour in the organization's activities and supply chains
- Developing and implementing anti-forced labour and/or -child labour contractual clauses
- Developing and implementing anti-forced labour and/or -child labour standards, codes of conduct and/or compliance checklists
- Developing and implementing training and awareness materials on forced labour and/or child labour
- Engaging with supply chain partners on the issue of addressing forced labour and/or child labour

Training

To ensure a high level of understanding of the risks of forced or child labour in our supply chain and business, we have developed and delivered mandatory training to relevant employees. This training forms part of the onboarding process for roles which have the closest contact with our supply chain and annual refresher training is delivered to relevant employees.

The annual mandatory e-learning training provides information on the different forms of modern slavery, including forced or child labour, some common indicators to look out for and the actions an employee must take if they suspect that it is occurring within our business and/or supply chain.

All relevant employees are required to achieve a pass benchmark of 80% to be marked as completing the course.

In addition, all employees are required to annually complete mandatory training on our Code of Business Conduct and Ethics.

Internal and External Resources to Report Concerns

Should an employee suspect an exploitation crime is taking place within our supply chain or business, we provide external resources to report their concerns. This includes:

- Reporting the concern with their line Manager or taking the concern directly to our Human Resources department, Chief Executive Officer, or Chief Compliance Officer.

- Reporting online via our Ethics & Compliance Helpline.
- Ability to phone the Ethics and Compliance Helpline run by an independent third-party, should employees feel more comfortable.

Asking a question or reporting a concern using the Ethics & Compliance Helpline web portal also allows employees to remain anonymous, where permissible by local law. Upon submitting their question or report, employees can check the status of their report or question on the Ethics & Compliance Helpline web page.

Regardless of how a report is made, we prohibit retaliation against anyone who, in good faith, reports a possible violation or who participates in an investigation, even if sufficient evidence isn't found to substantiate the concern.

Conclusion

Assurant takes seriously our responsibility in combatting forced and child labour in our supply chains and is committed to respecting the human rights and dignity of everyone. Just as we are committed to the highest standards of business integrity and ethical conduct, Assurant expects the same from our suppliers and business partners. We express our standards and expectations through our Supplier Code.

Our Code of Business Conduct and Ethics outlines the values and behaviours we expect from our employees as well as the processes for reporting suspected unethical behaviour. Through training and annual refresher sessions, we help employees understand how to make the right choices to act ethically and in compliance with our legal and regulatory obligations.

Our commitment to conducting business with ethics and integrity was recognized as we were named one of the 2025 World's Most Ethical Companies by Ethisphere for a second year in a row. Our commitment to these values extends to us working with business partners who share a similar commitment to these high standards. This includes:

- Laws and international standards including the International Labour Organization (ILO) that promote safe working conditions and individual security.
- Laws prohibiting forced labor.
- Prohibitions on the employment of underage children.
- Prohibitions on human trafficking.
- Adhere to laws and relevant standards and frameworks that ensure freedom of association and the right to engage in collective bargaining.
- Monitor and remedy potential human rights impacts.
- Communicate our human rights commitments to internal and external stakeholders.

This statement was approved by the Board of Directors on May 23, 2025.



Paul Cosgrove

President, Assurant Services Canada Inc.

Dated: May 23, 2025.