



## HDFC ERGO General Insurance Company Limited

### Equal Opportunity Policy

<b>Date</b>	<b>Version</b>	<b>Owner</b>	<b>Description of Changes</b>
13.01.2024	1.0	Human Resources	First Release
16.01.2025	1.1	Human Resources	Subsume of Diversity, Equity & Inclusion Policy into Equal Opportunity Policy
13.01.2026	1.2	Human Resources	Changes to incorporate recent changes in Labour Codes notified by the Government of India on November 21, 2025

## 1. Introduction

HDFC ERGO General Insurance Company Limited (“HDFC ERGO” or the “Company”) is a subsidiary of the HDFC Bank Limited and is regulated by Insurance Regulatory and Development Authority of India (IRDAI). The Company offers complete range of general insurance products ranging from motor, health, travel, home and personal accident in the retail space and products like property, marine and liability insurance in the corporate space. With a network of branches spread across wide distribution network and a 24x7 support team, the Company has been offering seamless customer service and innovative products to its customers.

HDFC ERGO is an equal-opportunity employer and this policy aims to prevent applicants and employees from being treated less favorably because of their age, disability, gender reassignment, marriage or civil union, pregnancy or motherhood, race, religion or belief, sex, or sexual orientation, or because of conditions or requirements that cannot be proven to be related to performance. We are dedicated to eliminating unfair and illegal forms of discrimination from our business operations, our services, and our commitment to equality of opportunity.

This policy also covers the requirements specified in the provisions of the Rights of Persons with Disabilities Act, 2016 (“Act”), Code on Wages, 2019, and the rules framed thereunder

*The Company’s vision is to be the most admired insurance company that enables the continued progress of customers by being responsive to their needs. The Company’s value system revolves around Sensitivity, Excellence, Ethics and Dynamism (SEED).*

## 2. Purpose

The Company is dedicated towards making significant progress in the areas of gender inclusion, the inclusion of people with disabilities while abiding by local laws and practices. Additionally, the Company is committed to eradicating unconscious bias and advancing conscious inclusion to foster a culture of belonging.

The Company has set objectives for achieving Diversity, Equity, Inclusion and Belonging (DEIB) across the organization. The Company’s commitment is to employ best practices in regard to DEIB initiatives with differentiated focus on diversity, by providing an environment of Equality and Respect for all employees. The Company will make necessary changes with the objectives to ensure that it is continually evolving in the Diversity, Equity, Inclusion and Belonging area.

## 3. Scope

The Company is committed to providing equal and inclusive workplace free from any unfair treatment or unlawful discrimination. This applies to all employee policies and processes including and not limited to;

- Recruitment, selection, career progression
- Terms and conditions of employment
- Working environment

- Training and development
- Redundancy and re-deployment

#### 4. Policy Framework

The Chief Human Resources Officer of the Company will be responsible for implementing and monitoring this policy and, as part of this process, all policies and procedures are administered with the objective of promoting equality of opportunity and eliminating unfair or unlawful discrimination.

The Company believes that our employees & leadership need to champion a gender neutral, equal opportunity workplace and accountable for promoting a safe and inclusive work environment that adheres to the following norms as below:

- (a) There shall be no discrimination in among employees on the ground of gender in matters relating to wages, in respect of the same work or work of a similar nature done by any employee.

The Company will not make any discrimination on the ground of sex while recruiting any employee for the same work or work of similar nature and in the conditions of employment, except where the employment of women in such work is prohibited or restricted by or under any law for the time being in force. Further, the Company will provide

- (b) The personal commitment of every employee to this policy and the application of its principles is essential to eliminate discrimination, harassment, bullying, victimization and provide equality throughout the Company.
- (c) All employees shall receive support and encouragement in realizing their full potential, and the skills and resources of the workforce shall be fully utilised to increase the company's efficiency, shall be treated fairly and with respect.
- (d) We recognize the need to balance personal and work life and that flexibility with regard to working patterns assists the broadest range of people. Our flexible working practice actively supports both of these requirements.
- (e) We strive to ensure Sensitization to employees to be aware of their own biases and awareness on equal opportunity and inclusion of people with disabilities among all employees.
- (f) In line with Rights of Persons with Disabilities Act 2016 and Rules, HDFC ERGO shall ensure Persons with disabilities have equal access to opportunities, disability friendly accessible workplace modifications, specialized software/equipment & benefits/privileges to perform their job effectively. Any information shared by employee on disability/medical condition will remain confidential.
- (g) Hiring Practice: All positions are open for persons with disabilities also. All job applicants would be measured against the key selection criteria taking into account provisions for reasonable adjustment. The key selection criteria would include only the specific skills, knowledge and abilities regarded as essential for performing the

functions of the job. Applicants invited for an interview should inform if they require any individual support or assistance prior to the interview.

- (h) HDFC The Company would not insist on compulsory HIV testing and screening of employees during the pre-employment medical test, if any or anytime during the course of their employment. Further there will be no obligation on the part of the employees to inform the Company about their clinical status of HIV, except on a purely voluntary basis. Confidentiality will be strictly maintained regarding all medical information, especially HIV/AIDS status of the employees, by the treating doctors and other employees handling medical information. HIV /AIDS infection would not be a cause for termination of employment.
- (i) Special Leave: An employee's request for extra leave, for a reason related to her/his disability, will be evaluated accordingly.
- (j) Appointing a Liaison Officer: As per the Act, Mr. Sumit Mukherjee (Vice President – Human Resources) is the Liaison Officer who will be responsible for taking initiative and providing the requisite support needed to realize the goals of an inclusive and accessible workplace and reasonable accommodation. The Liaison Officer is responsible for:
  - Ensuring a disable friendly workplace;
  - Ensuring that all employees are aware of this policy and know their duties and rights in relation to the policy.
  - Developing proactive strategies to prevent discrimination and harassment.

## **5. Governance**

The Company has set up Equal Opportunity and Diversity Council (EODC) of the designated executives of the Company who shall be responsible to establish objectives for achieving Diversity, disability and other aspect of this policy. The EODC shall meet on a regular basis to assist in guiding the Company's diversity and inclusion strategy.

## **6. Grievance Redressal**

HDFC ERGO will not tolerate any form of discrimination, harassment, victimization or bullying in our workplaces or by making any false claims. If employee experienced or are experiencing any such situation can raise the same with the HR department or using existing company grievance mechanism or contact us via [PurpleSupport@hdfcergo.com](mailto:PurpleSupport@hdfcergo.com) and [Shaktisupport@hdfcergo.com](mailto:Shaktisupport@hdfcergo.com). All complaints will be taken seriously and treated with sensitivity and fairness.

## **7. Dispute Resolution and Amendment**

This policy will be reviewed on an annual basis by the Board. Revisions to the Policy shall be approved by the Board of Directors.

For any dispute over this document, Chief Human Resources Officer (CHRO) shall take the final decision.

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