

Modern Slavery Act Statement

2018



This document is applicable to MAPFRE ASISTENCIA, Insure & Go Insurance Services Ltd, Travel Claims Services Ltd and Abraxas Insurance Administration Services Ltd.

1. Introduction

The Modern Slavery Statement has been prepared to ensure that MAPFRE ASSISTANCE adheres to its legislative obligations under the Modern Slavery Act 2015.

It applies to all staff within MAPFRE ASSISTANCE, Insure & Go Insurance Services Ltd, Travel Claims Services Ltd and Abraxas Insurance Administration Services Ltd and should be followed accordingly.

The term “we”, “our”, or “business” as used within this statement refers to MAPFRE ASSISTANCE, Insure & Go Insurance Services Ltd, Travel Claims Services Ltd and Abraxas Insurance Administration Services Ltd.

2. Modern slavery and human trafficking statement on behalf of MAPFRE ASSISTANCE

The UK Modern Slavery Act 2015 (the ‘Act’) requires businesses to state the actions they have taken during the financial year to ensure modern slavery is not taking place in their operations and supply chains.

Modern slavery is a crime and violation of human rights; it takes various forms, such as slavery, servitude, forced and compulsory labour and human trafficking.

 MAPFRE ASSISTANCE is dedicated in being transparent and working collaboratively to help end modern slavery. This statement refers to the steps MAPFRE ASSISTANCE business has taken to prevent modern slavery in our own operations and supply chains as well as its ongoing commitment to improve its practices.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes our slavery and human trafficking statement for the financial year ending March 2018.

3. Organisational structure

MAPFRE ASSISTANCE is the UK Branch of MAPFRE ASISTENCIA, a global insurance, reinsurance and Services Company founded in Madrid (Spain). It specializes in travel assistance, roadside assistance, and other Group specialty risks. MAPFRE ASISTENCIA is the fourth largest company in the sector by revenue in the world and has one of the most extensive assistance networks worldwide. MAPFRE ASISTENCIA had a global operating revenue of €982.7 million for 2018 and employees over 4700 staff operating in 40 countries.

Insure & Go Insurance Services Ltd is a wholly owned subsidiary of MAPFRE ASISTENCIA and acts as an insurance intermediary for its UK branch in relation to travel and some speciality risk insurance products.

Travel Claims Services Ltd is wholly owned by Insure & Go Services Ltd and provides claims handling services on behalf of MAPFRE ASISTENCIA.

Abraxas Insurance Administration Services Ltd is a wholly owned subsidiary of MAPFRE ASISTENCIA and acts as an insurance intermediary for its UK branch in relation to its speciality risk insurance products.

4. Our supply chains

We work in partnership with many of the UK’s leading financial institutions, car manufacturers, car dealers, brokers, travel operators, airlines and retailers to create unique products backed by high level service standards. We are the fourth largest company in the sector by revenue in the world and have one of the most extensive assistance networks worldwide.

5. Our policies on slavery and human trafficking

In line with our obligation to report on measures to ensure that all parts of our business and supply chain are slavery free MAPFRE ASSISTANCE has a designated Modern Slavery and Human Trafficking Policy and we review our workplace policies and procedures regularly to assess their effectiveness in identifying and tackling modern slavery issues.

Our Modern Slavery and Human Trafficking Policy and workplace policies and procedures demonstrate our commitment to acting ethically and with integrity in all our business relationships. Any individual providing professional services to MAPFRE ASSISTANCE are required to follow our Modern Slavery and Human Trafficking Policy and the Code of Conduct and Ethics Policy. We have a zero tolerance policy towards anyone who infringes the law or the basic principles set forth within these policies.

[Link to policies](#)

6. Due diligence processes for slavery and human trafficking

We review all our service providers annually to identify those with the highest potential risks of modern slavery. This is based on evolving risk in the sector, their contract type, the level of skill involved in the work, wages, and our visibility of the service provider.

 This all forms part of our commitment to:

- Identify and assess potential risk areas in our supply chains.
- Mitigate the risk of slavery and human trafficking occurring in our supply chains.
- Monitor potential risk areas in our supply chains.
- Protect whistle blowers.

7. Supplier adherence to our values

We have zero tolerance to slavery and human trafficking and all partners must evidence their commitment to this on an annual basis. Contracts renewed with our partners within our supply chain include the requirement to adhere to the UK Modern Slavery Act 2015.

We have a dedicated Compliance and Risk department, whose role is to provide independent oversight that all relevant legislative requirements are being adhered to, both within our own operations as well as our supply chain. To ensure all those in our supply chain and contractors comply with our values the Compliance and Risk department conduct reviews as part of its Compliance Monitoring Programme.

8. Training

To ensure awareness of the risks of modern slavery and human trafficking in our supply chains and our business, we intend to include this topic within all induction training to staff. We will also require our business partners to provide training to their staff and suppliers and providers.

9. Steps taken in combating slavery and human trafficking

As part of our ongoing risk management framework we conducted our Operational Risk Controls Assessments in 2018 to identify risks within our operational business including those associated to modern slavery. As part of this exercise we implemented actions to ensure improvements are made or introduce controls where needed.

Due to the nature of our travel sector business, before entering into any agreement with a third party, we assess the potential human rights risks of the supply chains through our due diligence process by considering the country of origin and our understanding of the labour and human rights associated with that region.

We consider the type of work being carried out by third party providers and include combine open search intelligence and our internal intelligence. Additional measures can include physical inspections of thirds party offices within high risk regions.

10. Further steps

Following a review of the effectiveness of the steps we have taken to ensure that there is no slavery or human trafficking in our supply chains we intend to:

- We intend to carry out a full review and mapping process of our supply chain to ensure all parties within this are documented and evaluated against our Modern Slavery and Human Trafficking Policy and our Code of Conduct and Ethics Policy.
- Increase the volume of audits completed on third parties within our supply chain to assess their effectiveness in identifying and tackling modern slavery issues.
- Develop training specific to our Modern Slavery and Human Trafficking Policy to ensure staff knowledge of our obligations under the Modern Slavery Act 2015.



Irene Garcia
Chief Executive Officer