



Code of conduct

Respecting values and putting them into practice.



Introduction

We, as Visana, stand for first-rate products, excellent service and a high level of customer satisfaction. We focus on customer needs. Our goal is for customers to be able to rely on us.

Our code of conduct ensures that we, as individuals or as Visana, act in compliance with social, legal and professional standards.

As an insurer, we bear great responsibility with regard to our customers and society. We are committed to behaving with integrity in our day-to-day business, as well as in our dealings with staff, customers, business partners, authorities and the public. In doing so, we gain the confidence of our customers and all stakeholders, while protecting our good reputation.

Our staff constitute the basis of Visana's success. As they develop professionally and personally, they help to achieve the company's goals. Our culture, working conditions and employment conditions are in tune with the times, promote diversity and guarantee an optimal work-life balance.

In our code of conduct, we define the objectives, values and minimum standards pertaining to our daily actions. The code of conduct is binding for all staff, as well as for Visana's board of directors.

Bern, November 2024



Lorenz Hess
Chairman of the
Board of Directors



Angelo Egli
CEO



Rules of conduct

We consistently adhere to our rules

We comply with legal, regulatory and internal requirements. We act in a conscientious and proper manner at all times. We know that the provisions of the code of conduct are put into practice as part of Visana's other internal requirements.

We are customer-oriented

We take a needs-orientated, committed and friendly approach to our customers. We listen to them and respond to their needs. We quickly resolve their concerns in an uncomplicated manner. We are always friendly and courteous.

We treat each other fairly and respectfully

We interact as equals, and deal with each other honestly and fairly. We give everyone the same opportunities, regardless of gender, age, language, religion or origin. We protect the individuality of our fellow human beings and do not tolerate discrimination, bullying, sexual harassment, or any actions that violate human rights.

We are committed to an open, trust-based corporate culture

We are driven by the open, trust-based and interdisciplinary cooperation that we put into practice. We create a working environment that enables location-independent success-orientated work, promotes independent enterprising action and boosts our collective innovativeness.

We protect our health

We offer impeccable working conditions and eliminate safety hazards, because we give top priority to health and well-being. We also comply with the relevant legal regulations on health and safety at the workplace. We know that the professional and social skills of our staff are the key to our company's success. For this reason, we support our staff and consistently meet our social responsibilities.

We protect customer data and business information

We are subject to strict requirements in terms of commercial and professional secrecy, and do not tolerate any indiscretion. We are aware that it is of utmost importance to process personal data and sensitive business information responsibly and carefully. This also includes the use of online services in the field of artificial intelligence (AI), which generate results such as texts, images and audio on request. We guarantee responsible handling of all types of data. Whenever using personal data or confidential information pertaining to our customers, staff or any other persons, we undertake to do so in a legally permissible and transparent manner, and only for the specified purposes. Any retrieval, use or forwarding of personal data takes place exclusively in line with the relevant legal provisions and internal regulations.



We disclose conflicts of interest and external obligations

We avoid all situations in which personal interests either conflict with task execution at Visana or compete with Visana. If a conflict of interest is unavoidable, we disclose it automatically, without being asked. Staff disclose their activities outside Visana if these affect their working hours and/or entail a risk of a conflict of interest with their usual duties.

We behave fairly

We do not accept gifts, invitations or favours of any kind from customers, competitors or other third parties, and do not offer them any, unless these are within the limits defined by internal specifications.

We are committed to fair competition

We do not enter into any agreements or arrangements with competitors or business partners that could inadmissibly restrict competition. In particular, we do not enter into any agreements or arrangements with competitors to fix prices, premiums or components of premiums.

We are committed to fair supplier and partner management

When awarding contracts, we adhere to the relevant legal and internal requirements, and ensure a fair procurement process. We work with suppliers and partners who share our values and security requirements, and fulfil our due diligence obligations.

We protect Visana’s assets

The company accounts are kept conscientiously, in accordance with the applicable accounting regulations. There is no toleration of any fraudulent or otherwise illegal acts pertaining to assets.

We take responsibility regarding the environment and society

We support the cause of a high-quality healthcare sector with affordable premiums. We act in accordance with the principles of environmental and social sustainability, and we use our resources and infrastructure in economical, efficient, responsible and environmentally friendly ways.



We address concerns

We express our opinions constructively, question the status quo and contribute ideas. We report any behaviour that violates legal, regulatory or internal requirements. We are encouraged to report potential wrongdoing to Visana’s compliance reporting office (whistle-blowing office) unless it is immediately rectified within the relevant business unit. Naturally, there is no question of imposing any penalties on staff who report violations in good faith.

We are consistent

We are aware that misconduct can lead to disciplinary measures. We treat reported concerns and potential investigations as strictly confidential.

Any misconduct or related information is to be conveyed to the compliance reporting office

Doing the right thing and raising concerns help Visana to protect our integrity and reputation. Reports of suspected or definite misconduct can be sent to the compliance reporting office (using the email address **compliance@visana.ch** or at **visana.ch/compliance**) by customers, staff or other stakeholders. Reports of misconduct are received according to a standardised procedure and processed confidentially.

