



BRIBERY POLICY AND CODE OF ETHICS

InterGlobal is a UK registered Private Medical insurer. We work globally with locally registered strategic partners, third party agents, intermediaries, suppliers and others, and direct through local permits, to market and administer policies from the Ultracare range to clients located worldwide.

InterGlobal is committed to acting professionally, fairly and with integrity in all its business dealings and relationships wherever it operates. We are committed to upholding all laws relevant to countering bribery and corruption in all the jurisdictions in which we operate. However, we remain bound by the laws of the UK, including the Bribery Act 2010, in respect of our conduct both at home and abroad.

Bribery is a key form of corruption. Corruption undermines democracy and the rule of law, leads to violations of human rights, distorts markets and allows organised crime, terrorism and other threats to human security to flourish. You can log onto the Ministry of Justice's site via this link for more information about the [UK Bribery Act 2010](#).

InterGlobal condemns corruption in all its forms and we will not tolerate it in our business or in those we do business with. We have therefore adopted a zero tolerance approach towards Bribery and related offences.

Our Zero-tolerance approach encompasses not just our internal systems and processes, but all our dealings with external parties wherever they may be based.

We have developed the following Code of Ethics which we require any external parties performing any services for or on our behalf or working with us to abide by. By continuing to conduct business or other third party relationship with us, you are agreeing to operate within these principles and guidelines.

Code of Ethics

1. You confirm that you have put in place adequate policies and procedures to prevent and prohibit any form of bribery within your organisation. Such procedures will cover demanding or receiving bribes/facilitation payments/kickbacks or offering to do the same in order to obtain or retain a business advantage in relation to the services you are performing or carrying out for or on behalf of, or in conjunction with InterGlobal.
2. You confirm that any subcontractors or third parties to whom you are directly contracted, including those in a supply chain, in the course of your providing or carrying out services for or on behalf of InterGlobal, are required to comply with your anti-bribery policy and to observe these Code of Ethics.
3. You confirm that you will perform adequate due diligence on all parties that you conduct business with in relation to the services performed or carried out for on or on behalf of InterGlobal.

4. A breach of this Code of Ethics by you or any of your associated third parties will result in our terminating our dealings with you forthwith. We may also be required to file a report or take such further action as required by law.
5. You agree to provide all necessary assistance to InterGlobal to enable it investigate any possible breaches of this policy.
6. We may require reconfirmation of your compliance with this Code of Ethics as advised by us from time to time.