



Our Commitment to You **PG Mutual's Ethics Policy**

Our members will always come first...

We are proudly a mutual society, owned entirely by our policyholders. For us, this means you and your fellow policyholders always come first. It is your Society, and our aim is to manage this organisation in a manner you can be proud of.

We will communicate with you clearly...

Building trust and confidence starts with clear and honest communication. We will aim to ensure that our product materials, our promotions, and our website are written in clear and fair language understandable to our customers. We will also train our team to communicate with you in clear terms and to avoid using jargon that is unlikely to be familiar to you.

We will treat you as an individual...

The treatment and service you receive from us will never be based on the size of your premium. We want every member to feel they can communicate with us easily and in a manner that is convenient for you. We also want you to be able to manage your policy with us easily. While we cannot offer you financial advice, we are here to help you understand your cover and your Society and our team will be trained to recognise where a member may be in a more vulnerable situation so we can adapt to their circumstances as much as possible.

Our cover will always be comprehensive...

We will all experience illness or injury during our working lives, so we believe it is important that we do what we can to ensure your income protection policy is as broad in its cover as we can realistically provide. We will therefore make sure our product materials highlight the limitations of our cover as well as the benefits of it, and we will publicly disclose the percentage of claims made by members that were eligible for payment.

We will respect your privacy...

We know that the nature of the risks we cover you against will mean we gain access to sensitive personal medical and financial information. We will therefore take every realistic step to protect your information and with it, your privacy while only using it when we need to.

We will listen...

This is your Society, and we work for you. We have a responsibility to manage this Society in the best interests of all of our members and to treat them fairly. We therefore need your feedback on what we are doing well, what could be done better and what you are not satisfied with. For the latter of these, we have a complaints process, and our complaints policy can be found on our website at www.pgmutteral.co.uk/complaints. However, we are committed to engaging with you if you have feedback on our performance or about your product or members regardless of whether it is a complaint or not.

Our team comes next...

We understand that our ability to put members first also requires us to create a culture within our organisation that is consistent with the values of our members.

Our team will be representative of our members...

Our membership is culturally diverse, and we are committed to being an equal opportunity employer. Ensuring that our strategy is informed by a broad range of different views and experiences from all levels of our organisation will make it much more likely to succeed.

We oppose all discrimination based on age, disability, religion, gender, sexuality, marital status, pregnancy, or maternity.

We will invest in our team...

As well as creating a diverse culture, we want our team to see working for the Society as a career and not just a job. We will therefore create a safe and flexible working environment for everyone and encourage everyone to consider further professional education opportunities with our support. This Society has a proud tradition of promoting senior staff from within and we are committed to building on this in future.

We will reward our team...

To complement our diversity and competence objectives, we ensure market competitive levels of pay based on the location of our team members. We also run an annual bonus scheme to reward our staff for team achievements and performance consistent with our objectives and values. The Society does not and will not use zero-hour employment contracts, and does not discriminate based on gender, age or other personal qualities when determining remuneration.

We will be socially and environmentally responsible...

The concept of mutuality is rooted in the idea of community, and we firmly believe that being a good neighbour in the communities that sustain us, whether they be where we are located or where we trade, and in the environment in which we all live is crucial to our long-term sustainability.

The Board has developed and adopted a Corporate Social Responsibility policy for the Society and has published this document on the public facing side of our website. Please visit www.pgmutual.co.uk/csr-pathway for more details.

Signed



Andy Elkington
Chief Executive Officer



- ✉ www.pgmutual.co.uk
- ☎ 0800 146 307
- ✉ enquiries@pgmutual.co.uk

PG Mutual is the trading name of Pharmaceutical and General Provident Society Ltd. Registered office: 11 Parkway, Porters Wood, St Albans, Hertfordshire AL3 6PA. Incorporated in the United Kingdom under the Friendly Societies Act 1992, Registered Number 462F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority,



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