

AllClear is publishing this statement under the provision of 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.

Our Business

Established in 2002, AllClear is a “*can do*” business founded on the core principles of quality and delivering an outstanding service to our customers.

Award winning AllClear has covered over one million policyholders, with customers in the UK, Ireland and Australia. We are passionate about helping people obtain affordable travel insurance - whatever their age or pre-existing medical condition. AllClear has been highly successful in developing innovative technology, powering many brands as a specialist provider of niche insurance products and services.

AllClear offers Defaqto five-star rated quality insurance products, matched with best in class customer service, and claims handling that 96% of customers have rated as ‘excellent’ or ‘great’. As a testament to its recognition by the industry, AllClear is also the ‘Official Scheme Provider’ of the British Insurance Brokers’ Association (BIBA) for Travel Insurance. In addition to developing and marketing our own products, we also provide comparison websites, third party administration and call centre services for a large number of the UK’s Household brands and largest insurance, financial and travel companies.

Our Supply Chains

AllClear Insurance acknowledges its responsibilities in relation to tracking modern slavery and commits to complying with the provisions in the Modern Slavery Act 2015. The Company understands that this requires an ongoing review of both its internal practices in relation to its labour force and, additionally, its supplier chains.

The Company does not knowingly enter into business with other organisations, in the United Kingdom or abroad, which knowingly supports or is found to involve itself in slavery, servitude and forced or compulsory labour.

AllClear has a zero tolerance stance to Modern Slavery and Human Trafficking within our own business and that of third parties, including and not limited to our suppliers. We are committed to ensuring a working environment where people’s fundamental rights and freedom are respected and embraced.

Our supply chains include business partners in the provision of insurance services, such as insurance companies, brokers and distributors; and also providers of other services necessary to run our business effectively, such as IT, payroll and facilities.

Our policies and contractual controls relating to Modern Slavery and Human Trafficking

AllClear’s internal policies include our Corporate Social Responsibility, Equal Opportunities, Code of Conduct, Anti bribery policy and our Whistle-Blowing Policy. These policies interlink and clearly state that we will not tolerate or condone any abuse of people’s human rights within any part of our business, including and limited to modern slavery and human trafficking.

We also have a robust Whistle-blowing Policy which is available to all of our employees and accessible on our Company intranet. Any report will be referred immediately to Human Resources, be fully investigated with appropriate corrective action taken.

Our employee's dignity, fair treatment, health, safety and wellbeing are of the utmost importance and are demonstrated through our core values "*We treat customers fairly, we support each other and care for each other and we are open, honest and fair in what we say and do*".

We ensure that we do not employ people who are underage or who do not have the right to work in the UK. Robust Right to Work checks are completed with all potential new employees, prior to commencement.

Recognising that our employees need to have the opportunity to report any concerns which they may have regarding any aspect of their working life or work practices, at any time, we have invested in providing all employees with access to a confidential Employee Assistance Programme which also offers a 24 hour support and advice line.

Modern Slavery and Human Trafficking training

AllClear is dedicated to ensuring that all employees are educated, understand and take seriously their personal responsibility for zero tolerance of modern slavery and human trafficking.

We are in the process of identifying an e-learning module on Modern Slavery and Human Trafficking that will be rolled out to all employees.

Our effectiveness in preventing Modern Slavery and Human Trafficking

We understand that Modern Slavery and Human Trafficking risks will not remain static and we will continue to complete a regular audit of and mitigate any risks that may be identified.

In order for AllClear to assess the effectiveness of measures taken, key performance indicators have been set and will be reported on in any future Modern Slavery and Human Trafficking Annual Statement.

Key Performance Indicators

The Company has set the following key performance indicators to measure its effectiveness in ensuring modern slavery is not taking place in the Company or its supply chains:

- Employee training completion
- Ensure that any concerns about slavery or human trafficking can be raised through our whistleblowing procedure
- Reports of Modern Slavery and Human Trafficking breaches, investigations undertaken and remedial actions taken
- Periodically review the relevant policies and procedures that we have in place

Further Steps

Moving forward we will question potential third party suppliers of services to AllClear on their compliance with the Act as part of our procurement process.

Due to the nature of our business and our approach to governance, we assess that there is a very low risk of slavery and human trafficking in our business and supply chains.

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 31st March 2018.

Chris Rolland
Chief Executive Officer