Joint declaration of the European Insurance Social Partners on Diversity, Inclusion, and non-Discrimination in the sector

ADDENDUM
Eliminating violence and harassment in the workplace

I. Introduction

The European Insurance Social Partners are committed to fostering a safe and healthy working environment, free from all forms of violence and harassment. All employees have the right to work with dignity and respect. The impact of violence and harassment on employees jeopardises individual well-being, empowerment and involvement, and can also have an economic impact in terms of absences from the workplace, turnover and productivity.

To this end, the European Social Partners have agreed on this Addendum to the 2022 Joint Declaration on Diversity, Inclusion, and non-Discrimination in the sector,[1] on eliminating violence and harassment in the workplace.

Robust frameworks to address workplace violence and harassment exist at International, EU and national levels[2]. EU gender equality legislation as well as legislation on health and safety at the workplace can be applied in cases of gender-based violence at the workplace.

II. Addressing violence and harassment in the workplace – a joint social partner approach

The European Social Partners acknowledge that preventing all forms of violence and harassment in the workplace is a prerequisite for creating a safe and inclusive working environment and must be integrated with a zero-tolerance approach into companies' strategies, establishing the well-being of employees as a core value within their operational and reputational framework. This includes protections in an increasingly digitalised (and remote) workplace, which can lead to a higher risk of technology-enabled violence and harassment, such as cyberbullying.

Eurostat data shows that one in three women in the EU has experienced gender-based violence.[3] The European Social Partners therefore affirm that it is vital for the gender perspective to be taken on board in occupational health and safety measures, in an inclusive and integrated way. Gender-sensitive approaches and risk assessments could help to address specific challenges to women's health and safety at work (including gender-based violence and harassment) as well as the underlying causes.

Taking joint approaches through social dialogue at all appropriate levels can help to address and prevent violence and harassment in the workplace. The social partners should, where appropriate and in accordance with applicable law and practice, be involved in the development of policies and, within their respective roles, contribute to fostering awareness of, respect for and follow-up of these policies in the workplace.

[1] Joint declaration of the European Insurance Social Partners on Diversity, Inclusion, and non-Discrimination in the sector
[2] For example, EU Directive 2024/1385 on combatting violence against women and domestic violence, the EU Roadmap for Women's Rights (including its commitment to "eliminating gender-based violence and sexual harassment in the world of work"
[3] See Every third woman in the EU experienced gender-based violence (Eurostat)

The European Social Partners therefore encourage the implementation of joint social partner actions. These can consist of a comprehensive approach to preventing, detecting, monitoring, reporting and resolving instances of workplace violence and harassment, which is periodically assessed, reviewed and clearly communicated to all employees, and could also include gender-sensitive training and awareness-raising measures.

Guidelines and procedures could include, amongst others:

- Measurable objectives for identifying and assessing risks to an individual or group,
- Procedures for investigating and resolving cases in a timely manner, with full confidentiality and impartiality
- Measures to protect and accompany the victim, witness and/or whistleblower, as required by national law
- Defined responsibilities and mechanisms to ensure effective implementation and accountability.

The victim could be supported with referrals to external support where appropriate and available. The European Social Partners stress that employees should be able to raise concerns, file complaints, support others and/or participate in investigations without fear of reprisal.

i. Workplace-related, third-party violence and harassment

The European Social Partners recognise that workplace-related third-party violence and harassment can have a considerable impact on the victim's work, productivity and performance, as well as on the general working environment. Employers have a responsibility, where possible, to take appropriate and proportionate measures to prevent and mitigate any risk of workplace-related third-party violence and harassment, and to protect and support workers who are affected.
Where relevant, joint steps could be taken by the social partners at the appropriate level to strengthen prevention policies, improve reporting and follow-up procedures and ensure that victims receive adequate support and remain safe at work.

ii. Domestic violence

While an employer cannot prevent domestic violence itself, the Social Partners may take joint steps at the appropriate level to raise awareness of domestic violence and its impact on the workplace and promote workplace-based support to remain safe at work.
The European Social Partners recognise that domestic violence – whose victims are disproportionately women – can have a considerable impact on the victim's work, productivity and performance, as well as on the working environment.

III. Conclusion

The European Insurance Social Partners affirm the fundamental right for all employees to work in a safe, healthy and respectful environment, free from any forms of violence and harassment, as a core value of the industry.
We commit to promoting this Joint Declaration, including the Addendum, and strongly encourage our members to make use of it at the European, national, sectoral and (multinational) company levels, including through social dialogue and, where appropriate, collective bargaining. We will continue to monitor and exchange on the issue, including through the sharing of good practices, within the European sectoral social dialogue structures.