

# Supplier Travel Policy Unum Group



## **Introduction**

The purpose of this Corporate Travel and Expense Reimbursement Policy is to provide guidance and direction for Unum Suppliers on travel and expense related issues.

The guidance outlined in the following pages is meant to encourage behavior that is associated with travel and entertainment expenditures that are consistent with good business practices and in some cases IRS requirements.

If you have any questions or points of clarification you would like us to address, we encourage you to reach out to your Unum Category Manager.

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### **Bribery and Financial Crimes**

Unum has a strategy for the prevention and detection of financial crime. The policy on [Anti-Bribery and Anti-Corruption](#) supports efforts to ensure that our exposure to financial crime is kept to a minimum.

This policy supplements [Unum Group's Code of Conduct](#), [Unum Gifts and Entertainment Policy](#) and the [Policy on Financial Crimes Prevention](#) – which disallows illegal payments, bribes, kickbacks and unlawful rebates. The Foreign Corrupt Practices Act (FCPA) prohibits employees from offering payments or anything of value to any foreign government official (“FGO”). This includes payments made directly or indirectly to an FGO, including those made through third parties.

Bribery and corruption are a form of financial crime. Bribery can be defined as offering an improper benefit to an individual or organization to obtain an advantage. An improper benefit would normally be in the form of money but can be given in other forms such as overly generous hospitality, or the placing or renewing of business due to improper payments.

Please ensure you adhere to [Unum Group's Code of Conduct](#), [Unum Gifts and Entertainment Policy](#), the [Policy on Financial Crimes Prevention](#) and the requirements of the Corporate Travel and Expense Reimbursement Policy. The Corporate Travel and Expense Reimbursement Policy contains specific requirements for documenting expenses, which is particularly important if you are traveling internationally.

Unum has full authority to seek further information or refuse payment where these procedures and rules are not followed. Where the perpetration of a financial crime is detected, Unum maintains a zero-tolerance approach and will consider prosecution. Unum will report matters, as appropriate, to relevant authorities.

Unum encourages reporting of any suspicions regarding bribery and corruption or any other financial crime. Concerns can be reported to the [Financial Crimes Compliance ServiceNow Request](#), the [Ethics Office](#) or Unum’s Ethics hotline if you wish to remain anonymous (U.S. 800-454-9316).

## **General Requirements**

Business travel on Unum's behalf can be booked via the Suppliers travel department or if Unum is paying for Suppliers travel directly your Unum contact will need to submit a non-employee travel form to Unum's Corporate Travel Department and we will reach out to you to make your travel reservations.

## **Air Travel**

Domestic & International air travel should be at the most economical coach class.

Exception may be made based on these criteria:

- Supplier Employee with disabilities or certain physical conditions
- When coach class is completely sold out and no alternative flights are available
- Supplier Employee uses own personal frequent flyer upgrades – value of upgrades will not be reimbursed

## **Miscellaneous Air Travel Expenses**

### **Baggage**

1st Bag charges will be reimbursed.

2<sup>nd</sup> Bag or Additional Weight charges-

- The extra charges are necessary when the extra bag or weight of bag is due to the need to carry business equipment or materials.
- The business portion of your travel is in excess of 5 days.

## **Lodging**

### **Hotel Arrangements**

Suppliers should utilize the preferred hotels in our home office sites (Chattanooga, TN; Columbia, SC; Glendale, CA; Portland, ME; Worcester, MA; Baton Rouge, LA).

*Hotel to be direct billed to Unum must be reserved through the Unum Corporate Travel Department. Reservations must be requested by your Unum contact using the non-employee travel form.*

No reimbursement for free lodging.

*Charges incurred for not adhering to non-smoking policies will be the responsibility of the Supplier.*

### **Room Cancellation Policy**

Supplier is responsible for cancelling hotel reservations. When contacting hotel directly always obtain a cancellation number from the hotel to avoid no-show charges.

### **Ground Transportation**

Rental cars are not always the best or least expensive form of ground transportation. Other options should be considered such as cab, shuttle service, hotel shuttle, or rideshare service, before you book a rental car.

When a rental car is necessary it will need to be booked via Unum's Corporate Travel Department to take advantage of our rates and insurance coverage. Your Unum contact can request these reservations using the non-employee travel form.

### **Rental Cars**

- Enterprise and National are our preferred suppliers for car rentals.
- These companies include insurance in our corporate rate which reduces the liability to the Unum Group.
- Both companies include unlimited miles (up to Full-size car) for rental returned to their pick-up location. Drop fees may be reduced or waived for certain city pairs.
- Midsize cars should be rented unless the purpose of travel dictates the need for a larger size car.

Before leaving the rental car lot:

- Inspect the car for physical damage.
- If there is damage to the car, have the rental agent make note of it before leaving the lot.

**Always** fill the rental car with gasoline before returning it to the rental location. Supplier will be billed for any fees or surcharges associated with not refueling the car prior to return.

### **Non-reimbursable Rental Car expenses include:**

- Gasoline rates offered through rental company – do not elect Prepaid fuel. (Always refuel before you return).
- Fees for additional drivers will not be reimbursed unless additional driver is employed by the supplier
- Traffic violations such as speeding tickets, operating under the influence, toll violations, parking tickets or fees for expired parking meters
- Satellite radio
- Cleaning charges for a car returned in poor condition or one with smoke damage / residue inside the car
- GPS, car seats, or items of personal nature

Vehicles must not be used by any driver under the influence of intoxicants, drugs, or any other substance known to impair driving ability. Doing so will result in the Supplier being held financially responsible for all damages to the rental car and all liability related to the accident.

### **Insurance - Domestic**

- When renting from preferred supplier, decline all insurance coverage.
- When renting from another company (only acceptable where preferred supplier is not available), you will need to purchase liability, comprehensive, and collision risks.
- When renting from a company other than preferred supplier and *not* accepting insurance coverage on the rental agreement, the Supplier will be responsible for all charges.
- Supplier may purchase the personal accident insurance, but this is **not** a reimbursable expense.

### **International Car Rentals**

Due to potential risks under the UK's Corporate Manslaughter act, car rentals are prohibited the first day after you arrive at any international destination, if your flight required you to cross an ocean. Rental cars may be booked for your 2<sup>nd</sup> day in country. Failure to follow this policy may result in the Supplier being held financially and/or criminally liable for damages, injuries or death that may occur.

**Insurance - International**

- Comprehensive and collision damage, theft, and liability insurance should be purchased on rentals outside the US.

### Rental Car Accident Procedures

Should an accident occur, Supplier should:

- Contact local authorities.
- Obtain a police report.
- Notify the rental company.

### Personal Car

#### Mileage Allowance

- Suppliers who drive their personal cars on authorized Company business will be reimbursed at the IRS mileage rate.
- Mileage will be paid in lieu of fuel expense and must be reported.

#### Mileage Restrictions

- No auto mileage reimbursement is allowed for commuting between a Supplier's residence or regular work location and the local airport.
- Local airport is defined as any airport within 30 miles (one-way) of the Supplier's residence or regular work location.

#### Non-Allowable Personal Car Expenditures

- Suppliers deductible for insurance claims is not reimbursable.
- Fines, cost of insurance, flat tires, repairs, and towing are not reimbursable.

### Meal Expenses

#### Meal Expenses While Traveling

- Supplier will be reimbursed for the actual cost of meals while traveling on company business. The cost of meals for Suppliers while traveling should not exceed \$100.00 per day including tips. The allowance is \$125 in New York City, California, Washington, D.C., Phoenix, Boston, Miami, Ft. Lauderdale and international destinations.
- Meals are reimbursed for traveling Suppliers only. Unum will not reimburse for local Supplier employees dining with traveling Supplier.

#### Gratuities

Any gratuity paid in connection with any expense should be included in the amount of such expense. Gratuities should not exceed **20%** of the pre-tax meal, taxi-fare, or entertainment cost and miscellaneous gratuities should not be unreasonable.



### **Receipt Requirements**

- All expenses must have detailed receipts.
- Receipt needs to have the merchant name, address, and total dollar amount paid.

### **Non-Reimbursable Expenses**

- Salon or spa services
- Gentlemen's Clubs or adult entertainment
- Childcare expenses
- Collision or personal accident insurance on car rentals
- Insurance on personal property
- Kennel charges
- Laundry (allowable continuous travel of 2 weeks or more or if traveling out of the country)
- Personal entertainment, such as in-room movies, magazines, books, etc.
- Expenses associated with Sky Club memberships
- Lottery tickets/losses
- Satellite Radio
- Traffic fines or court costs
- Daily commute
- Trip or airline insurance
- Corporate Club memberships
- Upgrades to select/preferred seating on airlines