4th Dimension Innovation Limited ("4th Dimension") maintains a zero-tolerance approach to modern slavery, human trafficking, servitude, and forced or compulsory labour in any part of our business or supply chains, and our approach is embedded within our wider financial crime and conduct risk framework as an FCA-regulated business.

This statement is published pursuant to section 54(1) of the Modern Slavery Act 2015 and sets out the steps taken during the financial year ended 31 March 2026.

Our Organisation and Structure

4th Dimension is a claims management and outsourced claims administration business, acting on behalf of its insurer panel, and a distributor of the Before-The-Event (BTE) Legal Expenses Insurance add-on product underwritten by Financial and Legal Insurance. 4th Dimension is headquartered in the UK and employs over 500 people across its UK operations. Individuals are encouraged and expected to take ownership of matters within their own area, including identifying and escalating modern slavery risk alongside other operational risks.

Our Supply Chains

Vehicle repair, salvage, recovery, and storage functions connected to our claims process are carried out in-house by our own directly employed workforce, rather than outsourced to third parties. Our external supply chains principally comprise commercial, digital, technical, and professional services, including IT and claims-handling systems providers; recruitment agencies and providers of temporary/agency labour; professional services firms (legal, audit, consultancy); and facilities/corporate services suppliers.

Given the in-house nature of our claims-handling operations, we consider our primary modern slavery exposure to sit within our third-party recruitment and agency labour supply, rather than within subcontracted physical operations, and our due diligence effort (section 5) is weighted accordingly. We hold all business partners and suppliers to the same ethical standards we set for ourselves and reserve the right to terminate any relationship with a third party that fails to meet them.

Policies

Our commitment is reflected in: a dedicated Anti-Slavery and Human Trafficking Policy; a Recruitment Policy mandating right-to-work and eligibility checks for all UK employees; a Whistleblowing Policy providing a confidential, reprisal-free channel; a Code of Conduct and Anti-Harassment Policy, under which coercion, intimidation, or harassment is an immediate breach of professional standards (engaging FCA COCON obligations for regulated staff); a Supplier Code of Conduct; and an Anti-Financial Crime Framework, within which modern slavery is treated as a financial crime typology given the illicit cash flows it typically generates

Due Diligence and Risk Assessment

Modern slavery risk is managed within our wider Group Risk Policy (owned by the Compliance and Risk Manager, approved by the Commercial Director), under which risks are rated on a 1–5 severity scale (Not Significant to Extremely Serious) against customer, reputational, legal/regulatory, and operating impact criteria, and a corresponding likelihood scale (Remote to Very Frequent). The resulting materiality score determines whether a risk is mandatory, strongly advised, or optional for formal quantification and action planning. Risks are logged on our Risk Register, maintained by the Compliance and Risk Manager and reviewed regularly by the Audit Risk Control Committee (ARCC), with material breaches escalated to the Commercial Director and ARCC.

Consistent with the ILO's assessment that financial services is not inherently high-risk and given that our claims-handling operations (including repair, salvage, recovery, and storage) are carried out by our own directly employed workforce rather than subcontracted, we consider modern slavery risk within our core operations to be low. Our due diligence is focused on our external supply chain particularly recruitment agencies and providers of temporary/agency labour and includes: risk-based vetting of new critical suppliers, prioritised for higher-risk categories; contractual compliance clauses with a right of termination; processing all wages and supplier payments through verified banking channels only; training staff to recognise indicators of coercion or distress; and periodic review of supplier risk ratings informed by adverse media screening and whistleblowing concerns.

Training and Effectiveness

Modern slavery and human trafficking awareness training is mandatory for all relevant operational personnel and Company Directors, to be completed within 30 days of onboarding and refreshed periodically. It covers the statutory definitions under the Act, practical indicators of exploitation, and our internal protocol for reporting and escalating concerns securely. Training completion is monitored by Learning and Development alongside other mandatory Group training. The Board reviews the effectiveness of these measures against the KPI at section 7 and approves this statement, and the underlying provisions, at least annually to ensure continued alignment with legislative developments and business risk.

Key Performance Indicator

Monitoring of concerns reported through 4th Dimension's confidential whistleblowing portal has confirmed that, as of 31 March 2026, no suspected or confirmed instances of modern slavery or human trafficking have been identified within our business or supply chain. 4th Dimension will continue to review its policies, processes, and training to ensure they remain appropriate and reflect industry best practice.

Approval and Sign-off

This statement constitutes 4th Dimension Innovation Limited's modern slavery and human trafficking statement for the financial year ended 31 March 2026, reviewed and approved by the Board. It will be published prominently on our website homepage, submitted to the UK Government's Modern Slavery Statement Registry, and retained for a minimum of six years

Signed

Neil Foster
Managing Director
On behalf of the Board of 4th Dimension Innovation Limited
22nd July 2026