

[Labour Code and Human Rights](#)

Labour Codes and Human Rights

In every country where TD operates, we support and respect the protection of human rights, adhering to and in many cases exceeding all applicable labour laws and standards addressing issues such as equal pay, hours of work and child labour. These include, but are not limited to:

Canada	<ul style="list-style-type: none"> • Employment Equity Act • Canadian Human Rights Act • Canada Labour Code • Privacy legislation
U.S.	<ul style="list-style-type: none"> • Fair Labor Standards Act • Employee Retirement Income Security Act • Family and Medical Leave Act • Occupational Safety and Health Act
U.K.	<ul style="list-style-type: none"> • Employment Rights Act 1996 • Employment Act 2002 • Employment Equality (Age) Regulations 2006

We also voluntarily support internationally proclamations about human rights, such as the Universal Declaration of Human Rights.

We have developed our own policies, guidelines and procedures to protect and promote human rights throughout our operations. For example:

- Respect and integrity are core elements of our Guiding Principles and Leadership Profile.
- Our Harassment, Discrimination and Violence in the Workplace Policy articulates our commitment to providing a work environment free from any form of harassment and discrimination, where every employee, customer, client, independent contractor and third party is treated with dignity and respect.
- Our unwavering pledge to human rights is embedded in our Code of Conduct and Ethics, which states the fundamental principles, norms and behaviours expected of all employees and directors worldwide.

TD educates employees on relevant human rights issues through various communications and learning programs, including diversity training. A central corporate group within TD also advises our HR practitioners on human rights issues, and our commitment to human rights is reflected in business decisions ranging from the suppliers we choose to the investments we make.

Respecting Human Rights	2008	2009
Substantiated complaints or incidents alleging discrimination	0	0
Complaints of incidents involving violations of indigenous rights	0	0
Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk	0	0
Operations identified as having significant risk for incidents of child labour	0	0
Operations identified as having significant risk for incidents of forced or compulsory labour	0	0
Employees trained on policies and procedures concerning aspects of human rights that are relevant to our operations*	Yes	Yes
Security personnel trained in TD's policies and procedures concerning aspects of human rights that are relevant to our operation*	Yes	Yes

* Participant numbers not tracked.

Respecting Employee Rights

When it comes to employee-management relations, we adhere to the highest standards and work to create a positive working environment where employees don't feel the need for third-party representation. However, while we prefer to work directly with employees, they have the right to choose third-party representation.

TD General Insurance has a long-established bargaining unit of 333 employees, or 0.45% of our total employee population, represented by the Teamsters at one of our Montreal locations. This is the only

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bargaining unit within TD in Canada. Formal agreements with the union cover a wide range of topics such as workplace health and safety and vacation issues.

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