



linea directa

LÍNEA DIRECTA ASEGURADORA, S.A., COMPAÑÍA DE SEGUROS Y REASEGUROS

Rules of operation for the Shareholders' Electronic Forum

I. Introduction

In accordance with the provisions of Article 539.2 of the Spanish Companies Act ("**Ley de Sociedades de Capital**"), the Board of Directors of LÍNEA DIRECTA ASEGURADORA, S.A., COMPAÑÍA DE SEGUROS Y REASEGUROS, ("**LÍNEA DIRECTA ASEGURADORA**" or the "**Company**") approves the Rules of Operation for the Shareholders' Electronic Forum (the "**Rules**" and the "**Forum**"), which will be displayed on the Company website (<https://www.lineadirectaaseguradora.com/gobierno-corporativo/junta-general-accionistas/foro-electronico-accionista>) from the date of the call until the date of each Annual General Shareholders' Meeting.

II. Forum Rules

These Rules regulate how LÍNEA DIRECTA ASEGURADORA enables and provides the Forum for Company shareholders and voluntary associations that may be constituted in accordance with prevailing legislation, as well as the guarantees, terms and conditions of access and use of the Forum by shareholders in LÍNEA DIRECTA ASEGURADORA and in the voluntary associations that may be constituted in accordance with prevailing legislation.

These Rules complement, with respect to the Forum, the conditions of access and use of the LÍNEA DIRECTA ASEGURADORA website (www.lineadirectaaseguradora.com), which will apply fully to accessing and use of the Forum, except for anything that might be amended or incompatible with the provisions of these Rules.

LÍNEA DIRECTA ASEGURADORA reserves the right to amend, at any time and without prior notice, the presentation, configuration, operation and content of the Forum, the conditions of access and use of its website and these Rules, without prejudice to the provisions of applicable regulations.

III. Acceptance of Forum rules

Registration as a user of the Forum ("**Registered User**") and access to and/or use of the Forum implies full and unreserved acceptance of the terms and conditions of the Rules and the conditions of access and use of the LÍNEA DIRECTA ASEGURADORA website (www.lineadirectaaseguradora.com).

LÍNEA DIRECTA ASEGURADORA will be considered the administrator of the Forum (the "**Administrator**") under the conditions and with the powers provided for in these Rules, reserving the power of interpretation in case of doubt or discrepancy in the use of the same.

IV. Object and purpose of the Forum

The Forum is enabled for the exclusive purpose of facilitating communication between shareholders and voluntary associations, validly registered in the special registry of the



CNMV, of LÍNEA DIRECTA ASEGURADORA (individuals, both natural persons and legal entities, and voluntary associations that may be constituted) from the call and until each Annual General Meeting takes place, where applicable.

By virtue of this, Registered Users may send, for publication in the Forum, communications for the following exclusive purposes:

- Proposals that intend to be presented as a supplement to the agenda announced in the call for the Annual General Meeting.
- Requests for accession to these proposals.
- Initiatives for achieving a sufficient percentage to exercise the minority right provided for in the law.
- Offers or requests for voluntary representation.

However, the Forum does not constitute a mechanism for online conversation between the Company shareholders and the voluntary associations that they may constitute, or a place for virtual debate. Nor is the Forum a channel for communication between the Company and its shareholders and the associations they may constitute.

No communication made or published in the Forum may be understood, under any circumstance, to be a notification to the Company, for any purpose and, in particular, for the purpose of exercising any right held by the shareholders, individually or collectively, nor may it replace the necessary requirements required by law, the Articles of Association, the Internal Regulations of the Company, or by the relationships that exist, where applicable, between the Company and these shareholders, for exercising rights and powers or notifying any circumstance. These rights, powers or notifications must be exercised or made through the legal, contractual or regulatory channel established, and the Forum is not a valid channel for these purposes.

Under no circumstance will the simple publication of a supplementary proposal for the agenda in the Forum mean it has been accepted or, therefore, amend the agenda announced in the call for the Annual General Meeting.

In this regard, we note that, in accordance with the provisions of Article 8 of the Regulations of the Meeting and Article 519 of the Spanish Companies Act, shareholders who request the publication of a proposal to be presented as a supplement to the call for the Annual General Meeting, including one or more agenda items, must represent at least three per cent of the share capital provided that the new points are accompanied by a justification or, where appropriate, a justified proposed agreement. The request for publication of a supplement to the call may not be exercised under any circumstance with respect to the call for extraordinary General Meetings.

This right must be exercised within five days of the publication of the call by reliable notification to the following address:

LÍNEA DIRECTA ASEGURADORA, SOCIEDAD ANÓNIMA, COMPAÑÍA DE SEGUROS Y REASEGUROS
General Secretariat – Corporate Governance
Calle Torres de Quevedo 1, 28760 Tres Cantos, Madrid, Spain



Likewise, shareholders representing the same percentage may, within the deadline and in the manner indicated, submit reasoned proposals for agreements on matters already included or to be included on the agenda.

V. Registered users

Access to and use of the Forum is reserved exclusively for the individual shareholders of LÍNEA DIRECTA ASEGURADORA, as well as for the voluntary associations of shareholders validly constituted and registered in the special registry authorised by the Spanish National Securities Market Commission ("**CNMV**") in accordance with Article 539.4 of the Spanish Companies Act.

In order to access and use the Forum, shareholders and voluntary associations of shareholders must register as a "Registered User" by completing the corresponding registration form for Registered Users of the Forum, providing proof of their status as a LÍNEA DIRECTA ASEGURADORA shareholder or of a voluntary association of shareholders duly constituted and registered with the CNMV, in the manner indicated in that form.

In any case, the Company reserves the right to request any additional information or documentation as it sees fit in order to verify the ownership of the equities, or for the exercise of certain rights received for being a Registered User.

In the case of shareholders, legal persons and voluntary associations of shareholders, the representation of the person who intends to access the Forum must be justified in the registration form, in the manner indicated in it.

For subsequent access and communications in the Forum, the completion of a special usage form may be required.

The access and use of the Forum by Registered Users is subject to them, at all times, retaining the status of LÍNEA DIRECTA ASEGURADORA shareholder, in accordance with applicable regulations, or of a voluntary association of shareholders duly constituted and registered.

If LÍNEA DIRECTA ASEGURADORA, in its capacity as Administrator of the Forum, has reasonable doubts, at any time, about a Registered User meeting these conditions, it may require them to prove that they retain their status and may request any information or documents it sees fit in order to verify the points mentioned here.

The Administrator may request additional information, suspend or delete Registered Users who do not prove that they fulfil these conditions.

Communications made by shareholders who lose this status before the corresponding Annual General Meeting takes place will automatically be removed, as well as any communications related or linked to earlier meetings.

VI. Access to the Forum and publication of communications

1. Access to the Forum

All Registered Users will have access to the Forum and will be able to consult the communications made by other Registered Users.



The Forum only intends to publish communications made by Registered Users in relation to the issues indicated in section IV and is not a mechanism for online conversation between Registered Users or a place for virtual debate. Therefore, the Administrator will only post communications to the Forum that are appropriate in accordance with the law and the internal regulations of the Company, without any other comments on these communications being published in the Forum.

2. Publication of communications in the Forum

All Registered Users may send communications on any of the issues indicated in section IV above.

The communications made by Registered Users are in their personal capacity and, except in the case of shareholder associations duly legitimised in accordance with the law and these Rules, communications received from representatives of shareholders, groups and shareholders' agreements, depository entities, financial intermediaries and other persons acting on behalf of or in the interest of shareholders will not be published.

The request for publication of communications must be made in accordance with the forms available in the Forum for this purpose, which shall include:

- Identification of the Registered User who makes the communication.
- Heading of the communication, indicating precisely the content of the initiative.
- Brief justification of the communication.

Any communication published in the Forum will include the identification (name and surname, in the case of natural persons; business name, in the case of legal persons; and name and registration number in the CNMV registry, in the case of shareholder associations; as well as, in the last two cases, the identification of their respective representatives) of the Registered User publishing it and state the date and time of the post.

By formulating a communication, it is understood that the Registered User responsible for it declares and guarantees that its content is lawful and in accordance with the law, these Rules and the requirements of good faith, that they have all the necessary authorisations and permissions to formulate the communication in question and that it does not violate any right of third parties.

The Administrator may check that the intended communications conform to the Legal System, these Rules and the requirements of good faith, and may refuse to post to the Forum or withdraw from the same any communication that they consider not to conform. Likewise, they may answer any communication made by Registered Users using the email address provided by the Registered User or via any other means of communication they see fit.

3. Content of communications

Any use of the Forum by Registered Users must be made with full respect for prevailing legislation, in accordance with these Rules and with respect to the requirements of good faith and public order. The following are expressly prohibited:

- Attacking the rights, assets and legitimate interests of LÍNEA DIRECTA ASEGURADORA, other Registered Users and third parties, such as their intellectual and industrial property rights, religious freedom, honour, reputation and privacy,



protection of personal data and any other legal assets, rights or interests protected by the Legal System.

- Entering information or personal data of third parties without the informed consent of its owner, or identity theft.
- Posting discriminatory, racist, sexist, violent, xenophobic or in any way vexatious or offensive content or expressions.
- Posting any type of material that is inappropriate or contrary to the requirements of good faith.
- Providing information of any kind aimed at committing a criminal, civil or administrative offence.
- Carrying out any actions (or providing information to third parties) that help avoid the technical restrictions that may be associated with the different Forum supports or programmes to prevent unauthorised use.
- Including content or material without the proper authorisation from the owners of the intellectual or industrial property rights.
- Damaging, disabling, overloading or impairing the operation of the Forum or the computer equipment of LÍNEA DIRECTA ASEGURADORA, other Registered Users or third parties, as well as the documents, files and all content stored on such computer equipment (hacking) and preventing the normal use and enjoyment of the Forum by other Registered Users.

The posting of any type of advertising or publicity by Registered Users is absolutely prohibited.

Any Registered User who is aware that any kind of content on the Forum or provided through it is contrary to the law, to these established Rules or to the requirements of good faith, may inform the Administrator through the contact mailbox referred to in the section "Contact Mailbox", without this implying any type of responsibility for LÍNEA DIRECTA ASEGURADORA, even if the latter does not take any measure in this regard.

Registered Users undertake to make diligent, correct and appropriate use of the Legal System, these Rules and the requirements of good faith of the Forum, in accordance with its purpose as per section IV above.

4. Deletion of communications after the Annual General Meeting

At the end of the Annual General Meeting, the Administrator reserves the right to delete all communications relating to it.

VII. Scope of the Forum

The Forum does not constitute a communication channel between LÍNEA DIRECTA ASEGURADORA and Registered Users.

In this regard, no communication made or published in the Forum may be understood, under any circumstance, to be a notification to LÍNEA DIRECTA ASEGURADORA for any purpose and, in particular, for the purposes of the exercising any right of Registered Users, individually or collectively, or to replace the legal and Corporate Governance



requirements of LÍNEA DIRECTA ASEGURADORA for the exercising of rights or the implementation of shareholder initiatives and actions.

All the rights and powers that the shareholders wish to exercise must be through the legally established instruments, in accordance with the provisions of the law and the internal regulations of LÍNEA DIRECTA ASEGURADORA, and the Forum is not, under any circumstance, a valid instrument for that purpose.

VIII. Responsibility of the administrator

1. Scope of responsibility of LÍNEA DIRECTA ASEGURADORA

LÍNEA DIRECTA ASEGURADORA is not responsible for the accuracy, veracity, validity, legality or relevance of the communications sent by the Registered Users, or for the opinions included in the communications issued by the Registered Users, and the latter are solely and exclusively responsible for the use they make of the Forum and the content posted on it, with the Company being held blameless from any liability arising from this use.

Likewise, Registered Users acknowledge that the Forum does not constitute a valid channel of communication between the Company and its shareholders and that, therefore, the Company is exempt from any liability arising from not addressing any communications that, where appropriate, are made through the Forum.

LÍNEA DIRECTA ASEGURADORA will only be responsible for the services and content directly originating from the Company and identified with its copyright as a trademark or the intellectual or industrial property of LÍNEA DIRECTA ASEGURADORA.

By virtue of accessing and/or using the Forum, every Registered User declares that they are aware and accept that any use of the Forum takes place under their sole and exclusive responsibility at all times.

The Company will not be responsible, under any circumstance, for damages that may be caused to Registered Users by breakdowns, overloads, line drops, connection failures, improper access, hacking, or any other equivalent or similar circumstances, beyond the control of the Company, that prevent the use of the Forum. None of these circumstances may be invoked as an unlawful deprivation of the shareholder's rights.

2. Content

All Registered Users may send communications on any of the issues indicated in section IV above.

The Administrator expressly reserves the right to deny access and/or use of the Forum and not to publish or withdraw communications made by registered users who fail to comply with current regulations, these Rules or the requirements of good faith and public order.

The Administrator has the power but not the obligation to control the use of the Forum and its content, for which the Registered Users who formulate it are solely responsible. In any case, the Administrator may set up tools for filtering and moderating the content of communications and also remove content if they consider it may be illegal or contrary to the rules established in these Regulations or to the requirements of good faith and public order.



Registered Users will be liable for damages that may be incurred by LÍNEA DIRECTA ASEGURADORA, another Registered User or any other third party as a result of any access and/or use of the Forum (including, in particular, the formulation of communications) that breaches any provision in prevailing legislation, these Rules and the requirements of good faith and public order.

IX. Absence of licence

LÍNEA DIRECTA ASEGURADORA authorises Registered Users to use the intellectual and industrial property rights related to the software application that executes the functions that make up the Forum solely for the purposes provided for in section IV above and according to the terms and conditions established in these Rules. The Registered User must refrain from obtaining, or attempting to obtain, access to and use of the Forum and its content by means or procedures other than those that, in each case, have been made available or indicated for this purpose.

LÍNEA DIRECTA ASEGURADORA does not grant any type of licence or authorisation for use of any kind of its intellectual and industrial property rights or on any other property or right related to the Forum other than that provided for in the previous paragraph.

X. Cost of use

The access and use of the Forum by Registered Users is free, except for the cost of connection through the telecommunications network provided by the access provider contracted by each Registered User which, in any case, will be borne by the Registered User.

XI. Security and protection of personal data

The aspects relating to the security and protection of personal data contained in the conditions of access to and use of the LÍNEA DIRECTA ASEGURADORA website (www.lineadirectaaseguradora.com) will apply to the Forum. In particular, the personal data provided by Registered Users or generated as a result of the use of the Forum will be processed by Línea Directa Aseguradora S.A., Compañía de Seguros y Reaseguros to establish, manage and supervise the operation of the Forum in accordance with the provisions of these Rules and the applicable regulations.

Registered Users expressly accept, authorise and consent to the Company publishing the content of the communications sent to the Forum. They expressly accept, authorise and consent to the content sent by any Registered User of the Forum being visible to any Registered User and that personal data may be visible or accessible by any Registered User as a means of identifying the author of any publication.

You can exercise your rights of access, rectification, cancellation, opposition, restriction of processing and portability of the data in the cases and within the scope established by applicable regulations at any time. To exercise your rights, you can contact us via email: privacidad@lineadirectaaseguradora.es, attaching a copy of your Spanish National Identity Document or equivalent to your application.



You can see further information on the processing of your data carried out by Línea Directa Aseguradora S.A., Compañía de Seguros y Reaseguros, at <https://www.lineadirectaaseguradora.com/politica-de-privacidad>

XII. Contact mailbox

Registered Users who have suggestions or proposals on how to improve the Forum, who require technical assistance, who want to make complaints about content not in accordance with these Rules or who want to exercise their rights recognised in the regulations on the protection of personal data may contact the email address of the Company that will be posted on the Forum for this purpose. The purpose of this email box is to serve the Registered User and improve the quality of the Forum, and it does not imply any type of control or responsibility on behalf of the Administrator.