

# **Línea Directa**

## **Prevention, safety, health and well-being policy**



**linea directa**

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<b>Important information about this document</b>	
<b>Name of the document</b>	<b>Prevention, Safety, Health, and Well-being Policy</b>
<b>Related section of the Code of Ethics</b>	Corporate values
<b>Related portions of other policies</b>	n/a
<b>Rules and standards superseded</b>	<b>Prevention, Health, and Well-being Policy</b>
<b>Related rules and standards</b>	<ul style="list-style-type: none"> <li>- Purpose and values of Línea Directa.</li> <li>- Code of Ethics</li> </ul>
<b>Business unit or function affected</b>	Línea Directa Aseguradora
<b>Personnel affected</b>	Línea Directa Aseguradora
<b>Main area responsible for monitoring</b>	In-house Prevention Service
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## 1. Introduction

Línea Directa Aseguradora, S.A., Compañía de Seguros y Reaseguros (hereinafter "Línea Directa" or the "Company"), in the present Policy, declares its commitment to health and safety, the prevention of occupational risks and the well-being of all employees, in accordance with legal requirements and based on recognition of the good practices established in international guidelines and standards – such as ISO 45001, the International Labour Organisation Convention 155 on Occupational Safety and Health 1981 and the Luxembourg Declaration on Workplace Health and Safety. The company's philosophy in this regard is based on the principle of protecting the life, integrity, health and well-being of **all the people who form part of the organisation**, as well as all the **collaborating companies** and other stakeholders that could be impacted in this area.

For Línea Directa, measures aimed at protecting health and safety, prevention and promoting well-being are a fundamental part of its actions as a company that is responsible towards society and its employees, and these actions are integrated into the company's culture. Línea Directa's commitment in this area emanates from the company's Management and Governance Bodies, who are aware that the promotion of safety, health and well-being must form part of the agenda of all institutions and companies, as is already the case with the Sustainable Development Goals (SDGs) for the achievement of the 2030 Agenda in its SDG #3: Ensure healthy lives and promote well-being for all at all ages.

## 2. Principles of action, commitments and objectives

### 2.1 Principles for action:

The principles set out below will be the guide by which Línea Directa will ensure the management of health and safety, prevention and well-being in accordance with current regulations and its corporate culture. For all these reasons, the Company supports compliance with the following principles of action:

- Promoting a preventive culture that ensures effective and real compliance with preventive obligations.
- Preventing accidents, incidents and occupational pathologies, and promote quality of life.
- Promoting safe and comfortable guidelines and methods of action, which involve the continuous improvement of working conditions.
- Promoting healthy employee behaviour.
- Avoiding and combating risks at the source and evaluate those that could not have been avoided.
- Adopting measures that put collective protection before individual protection.
- Protecting employees in emergency situations that require the implementation of emergency and evacuation plans corresponding to each of the centres.
- Ensuring employees are consulted and participate in all elements of the prevention management system.

- Coordinating business activities so as to avoid or reduce the risks to which employees of other companies may be subjected who, in the course of their professional duties, are at one of Línea Directa's Work Centres.
- Promoting suppliers' compliance with current regulations on occupational risk prevention by means of contractual terms.

## 2.2 Commitments:

Compliance with the principles set out in this Policy is embodied in the following commitments on which the Company bases its management of occupational risk prevention, not only through strict compliance with the applicable regulations, but also through its commitment to ensuring the health and safety of the people who provide their services at Línea Directa:

- Assessing risks and hazards that can cause damage in the work environment is a central element of the preventive system, since it is the basis for designing not only the different activities planned for risk control, but also practically all the management elements of the preventive system itself.
- Periodically reviewing work conditions with the aim of assessing and detecting hazards that could lead to risk situations.
- Replacing what is dangerous with what poses little or no danger.
- Identifying external factors (technological, economic, legal and other social factors) and internal factors (culture, knowledge, values and performance) that may have an impact on safety and health.
- Guaranteeing employees medical monitoring of their health, depending on the risks of the position, respecting in all cases the right to privacy

and dignity of the person, as well as the confidentiality of information on their state of health.

- Adapting the job to the person, taking into account their physical and psychological conditions.
- Taking into account the progress of techniques.
- Training, informing about and raising all employees' awareness of preventive measures, both initially (on joining the company) and on a regular basis, making use of all available human and technical resources for this purpose.
- Promoting people's physical and emotional well-being through training, information and awareness-raising plans and campaigns organised in coordination with all the relevant areas.
- Guaranteeing the organisation of emergency and first aid teams with theoretical and practical training in evacuation measures, extinguishing fires and first aid.
- Integrating the Emergency Plans into the company's culture through annual evacuation drills.
- Organising and implementing preventive campaigns aimed at improving the health and safety conditions of all Línea Directa employees.

### 2.3 Objectives:

Línea Directa establishes the following quantitative and qualitative objectives through which it will formulate procedures, corrective and preventive action plans and new measures that will make the

commitments undertaken in this Policy a reality, and thus address the risks detected.

**Objective 1:** Establish quantitative objectives for continuous improvement in occupational accident data according to the annual Preventive Activity Planning approved by Management:

1. **Incidence rate**
2. **Number of total leaves of absence** (accidents during working hours + accidents during commuting + occupational illnesses)
3. **Average duration** of leave for accidents during working hours
4. **Frequency rate** (number of lost-time accidents occurring during the working day per million hours worked by employees exposed to risk)
5. **Severity rate** (days lost due to accidents during working hours per thousand hours worked by employees exposed to risk)

**Objective 2:** Ensure the health of all employees through medical check-ups and physical and emotional well-being campaigns that promote healthy habits:

1. Offer of Health Surveillance to Línea Directa employees through initial and regular medical check-ups and after long-term sick leave in accordance with the protocols established by the Medical Service.
2. **Promote annual training and information campaigns** in the field of physical and emotional well-being, aimed at all Línea Directa employees.

**Objective 3:** Develop training and information initiatives in the field of prevention aimed at improving knowledge of the risks arising from work.

**Objective 4:** Implement the emergency plans in force by carrying out evacuation drills on an annual basis.



**Objective 5:** Promote employee consultation and participation through regular initiatives aimed at obtaining data that promote the continuous improvement of safety, health and welfare conditions and allow for the analysis and study of the implementation of effective indicators in the preventive management system.

**Objective 6:** Require suppliers and contractors wishing to participate in the company's tendering and procurement processes to comply with health and safety standards. Coordination with the Purchasing Department will be necessary, including the responsible declaration of compliance with current health and safety regulations as a requirement in the approval process. Suppliers shall undertake to provide any documentation required in connection with the fulfilment of these obligations within the framework of the services provided.

**Objective 7:** Analyse and assess the health and safety management system certification process in accordance with ISO 45001, which will imply a reinforcement of the monitoring process by the company's top management and governing bodies.

### 3. Scope

In accordance with its Code of Ethics and internal regulations, Línea Directa works in a culture of promoting health and well-being, and expects its employees, collaborators and other stakeholders to do the same.

This policy establishes Línea Directa's framework for action in matters of health, risk prevention and well-being in regard to its employees. The principles contained herein are applicable to all employees, managers and directors of all the companies that make up the Company, under the terms set out in the applicable regulations.

Línea Directa will also promote and publicise this Policy among its stakeholders.

## 4. Governance model and monitoring

Línea Directa follows the roadmap set by the national and international regulations in force in the field of occupational health and safety, as well as the roadmap promoted by the United Nations through the Sustainable Development Goals. In this regard, the Company is committed to complying with SDG #3 on promoting and guaranteeing the well-being and health of all people, irrespective of their age.

For this purpose, Línea Directa Aseguradora has established a management model based on the principle of due control, aimed at fulfilling the commitments set out in this policy and which can be summarised in the following elements:

- Each year, Línea Directa's in-house Prevention Service, in collaboration with the People function and with the approval of the Management Committee, draw up the annual planning of actions in the area of Safety, Health, Prevention and Well-being, which will include the main obligations, objectives and actions to be carried out during the year in order to comply with the principles and commitments of this Policy.
- In order to comply with the principles and commitments set out in this Policy, the Company's Strategic Plan, the Sustainability Plan in force, the external Occupational Risk Prevention audit (hereinafter ORP) in force, as well as any external reports commissioned ad hoc and the indicators relating to employee Health, Safety and Well-being management will be assessed on an annual basis.

- Línea Directa has an organised prevention system based on its own Prevention Service in the specialities of Occupational Safety, Industrial Hygiene and Ergonomics and Applied Psychosociology, as well as outsourcing to an external prevention service in the area of health surveillance, with the aim of continuous improvement in the health and safety of all those working in the Company.
- Línea Directa undertakes to carry out regular inspections of working conditions in facilities and posts in order to detect hazards that could lead to risk situations. The methodology used involves direct observation of work spaces, installations, fire protection equipment, order and cleanliness, ergonomic conditions and environmental conditions. This observation is followed by filling in a questionnaire.
- The principles contained in this Policy will also be managed through internal codes, plans, policies and protocols, as well as through external audits and other certifications and institutions that accredit the Company in this regard, including:
  - The "Procedure for Work Accidents and Emergencies" establishes the guidelines for action and/or mechanisms for the communication, registration, notification and investigation of all work accidents and incidents affecting Línea Directa employees.
  - The "Procedure for protection of training and information on occupational risk prevention", which aims to establish the system to be followed in training and information on occupational risk prevention for employees of Línea Directa and employees of other companies providing services within Línea Directa's scope of action.

- Línea Directa guarantees the existence of communication and whistleblower channels, both internal (employee channel, ethics channel) and external (through specialised companies) so as to ensure that the Company is made aware of any action that infringes its position and status as a company that promotes people's health and well-being.
- The Company has a Prevention Service that ensures compliance with the principles and commitments of the present Policy by establishing priorities, developing action plans and other preventive measures, as well as submitting to Management proposals for progress towards the achievement of the established objectives.
- This Prevention Service will also carry out regular monitoring of the objectives defined in this policy, integrated in the strategy for reducing and preventing risks to employee health.

## 5. Implementation and communication of the Policy

In the implementation of this Health, Prevention and Well-being Policy among employees, managers and members of the governing bodies, the Línea Directa Code of Ethics, Policies and Principles of Action will be respected.

This Policy will be made available to all Línea Directa employees via the intranet available to stakeholders on the corporate website.

## 6. Approval and review

This Policy must be approved by the Board of Directors of Línea Directa Aseguradora, on a proposal from the Appointments, Remuneration and Corporate Governance Committee (CNRGC).

The In-house Occupational Risk Prevention service will periodically review this Policy and, in any case, when there is a change of any kind that requires that it be updated or amended and will submit it for approval to the Board of Directors, after a report from the Appointments, Remuneration and Corporate Governance Committee.

This Policy was approved by the Board of Directors of Línea Directa Aseguradora S.A. on 22 June 2023 and will be effective from that date.