



BUSINESS CONTINUITY POLICY

1. OWNER OF THE POLICY

Corporate Security Office.

2. SCOPE

This Business Continuity Policy is obligatory for all MAPFRE Group companies.

3. OBJECTIVES

With this policy, the framework for the development, implantation, review and improvement of the Business Continuity Plan are established, in which MAPFRE will:

- Allow for an appropriate and timely response before the realization of a security or environment risk of catastrophic characteristics, which causes a shortfall in the provision of one of the basic elements of Group activity: people, buildings and offices, technology, information and providers.
- Reduce the repercussion of the possible business activity catastrophes, guarantee that the information and essential duties are preserved or, if that is not possible, that such information or duties are recuperated in a timely and progressive manner, until returned to normal.

4. GENERAL PRINCIPLES

The Business Continuity Policy is sustained on the set of principles and commitments that are outlined below:

1. The protection and safety of people is the primary premise and priority objective, in a normal situation as well as in a situation of crisis derived from a disaster.
2. The appointment of the representatives of different areas with required experience and knowledge, in order to actively participate in the elaboration, implantation, review, testing and updating of the Business Continuity Plans.
3. The development and implementation of the Business Continuity Plans for the business Group takes into consideration the internal areas and department, providers, services and employed systems, resources and appropriate, proportional procedures.
4. Taking advantage of the synergies generated in the development and implementation of the Business Continuity Plans and any other security plans by the Group's companies, considering the common means and resources made available by MAPFRE.
5. The adoption of reasonable means for the operative continuity of the processes and activities, according to their criteria established by the organization.
6. The inclusion of security, privacy and reliability criteria that guarantee a reasonable level of continuity of the critical services provided by third parties, in the event of outsourcing.

7. The elaboration, within the Business Continuity Plan, of appropriate internal and external communication procedures that allow for their correct execution, as well as providing timely information to all interested parties.
8. The communication to all the personnel of their responsibilities and procedures they're responsible for in the Business Continuity framework through awareness and training works.
9. The development of a Business Continuity Risk Management System that considers the completion of reviews, tests and updates of the Business Continuity Plans in a periodic fashion, or before significant replacements, in a continuing process of improvement.
10. The permanent availability to collaborate with authorities in the case of need or disaster, as part of the spirit of service that immerses all the MAPFRE undertakings and the responsibility for the society that develops its activity.

5. RESPONSIBILITIES

The Group Security and Environment Committee and, by this delegation, the Crisis Committee and Business Continuity is the main team leader to promote the development and implantation of the Business Continuity Plans in the MAPFRE Group company, deciding and coordinating the Business Continuity activities, such as ensuring their periodic completeness, circulation and review of this policy.

This committee also assumes the executive office and management of those crisis situations derived from a disaster that have global or multi-company repercussions that require extraordinary economic investments or that can significantly affect the reputation of the MAPFRE Group. It provides a centralized, timely and effective response to incidents, and limits their potential adverse effects.

The other associated responsibilities of the Business Continuity company are drawn up with the mandatory detail in the Governance Framework for MAPFRE's Business Continuity.

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