



**HEALTH AND WELL-BEING AND OCCUPATIONAL RISK PREVENTION  
POLICY**

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### 1 Introduction

The Board of Directors of MAPFRE S.A. (the “**Company**”) is the competent body for defining the general strategy and establishing the bases for appropriate and efficient coordination between the Company and the other companies within the group of companies of which MAPFRE S.A. exercises control within the meaning of Article 42 of the Spanish Commercial Code (the “**Group**” or the “**MAPFRE Group**”).

In exercising these responsibilities, the Board of Directors approves and updates the corporate policies that govern the Company’s activities; that establish the guidelines and fundamental principles that inspire and orient the mandatory rules that the Group’s other companies approve within the scope of their own decision-making capacity and responsibility; and that form the basis for mandatory compliance with those rules.

The Company’s Board of Directors considers the health, safety, and well-being of employees to be essential, both for employees themselves and their families, as well as for the productivity, competitiveness, and sustainability of the MAPFRE Group.

Accordingly, the Company’s Board of Directors has approved this *Policy on Health, Well-Being, and Occupational Risk Prevention* (the “**Policy**”), which forms part of the MAPFRE Group’s corporate governance system and is intended to promote and protect the health, safety, and well-being of all employees by creating healthy work environments that enable work to be carried out under the best physical, psychological, and social conditions.

This *Policy* is part of the Company’s corporate governance system, and it has been developed based on the *Institutional and Business Principles of the MAPFRE Group* and the Company’s Purpose, Vision, and Values as defined by its Board of Directors.

### 2 Classification

This standard is a corporate-level policy in accordance with the classification set out in the *Policy on the Development and Organization of the Rules that Comprise the MAPFRE Group’s Corporate Governance System*.

### **3 Purpose**

This *Policy* pursues:

- a) Ensuring a healthy working environment that is a source of well-being and allows all personnel to carry out their work in optimum physical, mental, and social conditions.
- b) Achieving an optimal level of occupational safety, beyond mere compliance with regulations in terms of preventing occupational risk.

### **4 Scope of application**

This *Policy* applies to all companies that make up the MAPFRE Group. It is also applicable, as appropriate and in accordance with the relevant shareholder agreements, to the various partnerships and joint ventures in which companies of the Group participate.

### **5 Commitments**

The MAPFRE Group is committed to:

- a) Making occupational risk prevention and the promotion of health and well-being part of all the Group's activities and decisions, at all levels of the organization.
- b) Providing the necessary resources to ensure compliance with applicable occupational risk prevention legislation, as well as to implement its action plans on health and well-being.
- c) Informing all personnel of the potential risks associated with their activities and facilitate their participation in matters that may affect their safety.
- d) Training personnel so that they are aware of and comply with the applicable prevention and protection measures.
- e) Developing action plans to reduce workplace accidents, in particular those related to employee travel, by promoting sustainable and environmentally responsible mobility.
- f) Establishing the necessary measures to ensure the safety of all individuals providing services at MAPFRE Group workplaces, including personnel from partner companies.
- f. Maintaining a healthy company model that makes it possible to systematize actions aimed at promoting both physical and psychological health, in both the workplace and employees' personal and family environments.
- g. Developing preventive health and healthy habits campaigns based on that healthy company model.

## **6 Oversight, dissemination, and monitoring of this *Policy***

The Corporate People and Organization Area is the Sponsor of this *Policy*, as defined in the *Policy on the Development and Organization of the Rules that Comprise the MAPFRE Group's Corporate Governance System*.

Notwithstanding the foregoing, the governing and management bodies of the Group companies—at the corporate, regional, and local levels—are responsible for disseminating and ensuring compliance with this *Policy* within their respective companies. To this end, they must take the necessary measures to do so, and, where applicable, report any areas of non-compliance or partial compliance through the established channels.

As part of the Company's commitment to its stakeholders, this *Policy* shall be published on the corporate website.

## **7 Approval and entry into force of this *Policy***

This *Policy* was initially approved by the Company's Board of Directors on July 23, 2015, and last amended on December 22, 2025, repealing and replacing the previous version.