



**BUSINESS CONTINUITY POLICY**

## **1. OWNERSHIP OF THE POLICY**

Corporate Security Division.

## **2. SCOPE**

This Business Continuity Policy is binding upon all MAPFRE Group Companies.

## **3. OBJECTIVES**

This Policy establishes the framework for the development, implementation, review and continuous improvement of the Business Continuity Plans at MAPFRE and its Management Systems, in such a way that:

- They make it possible to provide an adequate, appropriate response to the materialisation of a catastrophic environmental or security risk, which result in the basic components on the Group's activities being unavailable: people, buildings and offices, technology, information and providers.
- They reduce the impact of possible catastrophes on the business' activities, guaranteeing that data and critical functions are preserved or, if this is not possible, that these data and functions are recovered appropriately and progressively until the return to normal.
- They guarantee the continuous improvement of the company's operating resilience capacities.

## **4. GENERAL PRINCIPLES**

The Business Continuity Policy is supported by a series of principles and commitments, as described below:

1. Personal protection and security is the first premise and main objective, both under normal circumstances and in crisis situations as a result of a disaster.
2. The appointment of the representatives of different areas with the correct experience and knowledge, for them to actively participate in the preparation, implementation, review, testing, updating and continuous improvement of the Business Continuity Plan;
3. The development and implementation of Business Continuity Plans by Group companies, bearing in mind the internal departments and areas, providers and services and employing adequate and proportional systems, resources and procedures.
4. Harnessing the synergies generated and the lessons learned in the development and implementation of the Business Continuity Plans and any other plans in the field of security at Group companies, considering the shared resources and means available to MAPFRE.

5. The adoption of reasonable measures for the operational continuation of processes and activities, depending on their criticality as established by the Organisation.
6. The inclusion of security, privacy and reliability criteria that reasonably guarantee the continuity of critical services provided by third parties, in the event they are outsourced.
7. The preparation, as part of the Business Continuity Plans, of both the corresponding internal and external communication procedures, which facilitates their correct implementation, and the supply of information to all interested parties.
8. The communication to all staff of their responsibilities, within the context of business continuity, as part of awareness-raising and training actions; in addition to the dissemination of this Policy throughout the Organisation
9. A reference framework that serves to establish the Business Continuity objectives within a Management System that, in compliance with the legislative requirements and the main standards in this field, addresses the reviews, tests and updates to Business Continuity Plans on a periodic basis or in view of significant changes, as part of a continuous improvement process.
10. The permanent readiness to collaborate with the authorities in the event of a disaster or when needed, as part of the service spirit that runs through all MAPFRE's actions and its responsibility before the society in which it performs its activities.

## **5. RESPONSIBILITIES**

The Corporate Business Continuity and Crisis Committee is the body responsible for promoting and guiding the development, implementation, evolution and continuous improvement of the Business Continuity Plans at MAPFRE Group companies, deciding on and coordinating business continuity activities in the context of the Business Continuity Management System, in addition to overseeing compliance with and the dissemination and periodic review of this Policy.

Furthermore, the Committee leads and controls Crisis Management involving different GROUP companies or that based on their nature, have a greater scope than considered in the BCP of the different companies; in other words, that have an impact on different companies and affect more than one region, require extraordinary financial investments that exceed the remit of the companies/units, or have the potential to have a significant impact on the competitive position and/or reputation of the MAPFRE Group. Provides a centralised, appropriate and effective response to incidents and limits any possible adverse effects.

The remaining responsibilities associated with Business Continuity Management are prepared with the necessary level of detail in MAPFRE's Business Continuity and Crisis Management Governance Framework.

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