



HUMAN RIGHTS POLICY

1. **Purpose**

This Policy specifies and develops MAPFRE's commitment to human rights so that these may be scrupulously respected within its organization, all in accordance with the highest international standards.

This Human Rights Policy is complemented and developed by means of MAPFRE's Code of Ethics and Conduct and other MAPFRE corporate policies.

2. **Scope of application**

This policy applies to all MAPFRE employees, as well as to those who hold senior management positions or who belong to the Management bodies of MAPFRE companies. It also applies to those who, by means of a close or permanent partnership with MAPFRE, adhere to or are subject to compliance with the principles set out in this policy as a result of the nature or purpose of their activities.

In addition, MAPFRE will ensure that providers, contractors and third parties that maintain professional relations with MAPFRE are aware of the principles covered by this policy.

3. **MAPFRE's general principles of conduct with regard to human rights**

MAPFRE's commitment to respect and uphold human rights is inspired by the following international standards and declarations:

- The United Nations International Bill of Human Rights.
- The Ten Principles of the UN Global Compact.
- The United Nations Guiding Principles on Business and Human Rights.
- The OECD Guidelines for Multinational Enterprises.
- The UN Women's Empowerment Principles.
- UN Standards of Conduct for Business: Tackling Discrimination against LGBTI people.
- The principles and rights set out in the main conventions of the International Labor Organization (ILO).
- The ILO Declaration on Fundamental Principles and Rights at Work.
- The Principles for Sustainable Insurance (PSI).

- United Nations Principles for Responsible Investment (PRI)

In addition, respect for human rights is present in each of the UN 2030 Agenda Sustainable Development Goals, which MAPFRE has publicly committed to, and is based on prosperity, the planet and people as essential axes for sustainable development.

Based on the above, MAPFRE is committed to guiding its conduct on the basis of the following principles:

- To reject discriminatory practices or those that undermine the dignity of individuals on the basis of their age, gender, marital status, nationality, religion, disability, race or ethnicity, or any other personal circumstance.
- To reject child labor and forced or compulsory labor.
- To respect the freedom of union, association and collective bargaining.
- To implement supervisory and control procedures that enable the detection, with due diligence, of any possible situations that risk violating human rights and the introduction of mechanisms to prevent and mitigate these risks.

4. Specific commitments for the various MAPFRE stakeholders with regard to human rights

- **MAPFRE employees**

MAPFRE has a set of policies and internal regulations that ensure the rights of employees. Through this, it respects and internally promotes the observance of the following rights:

- The right to freedom of opinion, information and expression, respecting the diversity of opinions within the company and promoting dialog and communication.
- The right to the freedom of union, association and collective bargaining, and the role and responsibilities that apply to workers' representation in accordance with the current legislation in each country.
- The right to data privacy and personal privacy.
- The right to a safe and healthy working environment.

- The right to decent working conditions, with adequate remuneration and equal treatment, preventing people from being treated differently or less favorably due to characteristics that are not related to their merit or the requirements inherent to the job.
- The right to have a work environment free of harassment or that does not respect the rights and dignity of people, ensuring that, if such conduct should occur, appropriate procedures are in place to report, handle and correct it with full confidentiality and diligence, as well as with due consideration and promptness.

MAPFRE will ensure that its employees, within the scope of their conduct and responsibility, respect human rights and contribute to fulfilling the commitment undertaken by MAPFRE through this policy. To this end, MAPFRE will offer its employees training in this area.

- **Providers**

MAPFRE will encourage the providers with whom it interacts to also show strict respect for the human rights recognized in the international and national laws of each of the countries in which they operate.

In this regard, MAPFRE has approval systems in place that integrate its analysis on fundamental rights and aid procedures so that the providers with whom it establishes contractual relations assume, within their competences, the protection of human rights.

- **Business partners**

MAPFRE shall aim to ensure that its business partners are aware of and respect the principles and commitments assumed in this policy.

- **Clients**

MAPFRE undertakes to avoid any unjustified discrimination in the recipients of its product offering, respecting at all times their personal and data privacy.

5. Dissemination, control and compliance

MAPFRE will appropriately disseminate this policy so that it is known internally and externally by the different stakeholders.

MAPFRE entities have an Internal Information System to process complaints related to the infringement or violation of the principles and rules of conduct referred to in this policy.

6. Approval

This policy was approved by the Board of Directors of MAPFRE S.A. on December 18, 2024.