	POLICY			Code: POL-4998
	CORPORATE ENVIRONMENTAL POLICY			Version: 003
	Macroprocess:	Strategic Management	Process:	Corporate Image and Sustainability Management

At RIMAC Seguros y Reaseguros, our purpose is to protect the world and foster people's wellbeing. We have placed sustainability at the heart of our business model, integrating sustainable and inclusive development into our day-to-day work.

I. OBJECTIVE

Care for our future. Our policy establishes the environmental directives and commitments to effectively guide the management of our corporate value chain.

II. SCOPE

Our policy applies to all the hierarchical levels and geographic locations of RIMAC Seguros, as well as our suppliers and key actors in our value chain.

III. DEFINITIONS

- **Climate Change:** Refers to long-term changes in temperatures and climate patterns. These changes may be natural or anthropogenic, caused primarily by burning fossil fuels (oil, natural gas, and coal).¹
- **Circular Economy:** Value creation is not limited to the final consumption of resources; rather, it includes their entire life cycle. Attempts should be made to efficiently regenerate and recover resources within the biological or technological cycle, as applicable.²
- **Climate Change Mitigation:** Refers to efforts to reduce or prevent greenhouse gas emissions. May refer to the use of new technologies and renewable energies, increased energy efficiency in old equipment, changes in management practices, or even changes in personal behavior.³
- **Environmental Laws:** Refers to environmental legislation, encompassing all norms (laws, decrees, resolutions, etc.) aimed at ensuring the protection of the environment, the preservation of nature, and the conservation of environmental heritage.⁴
- **Environmental Protection:** Comprises all activities for the prevention, reduction, and elimination of pollution and environmental degradation.⁵

IV. PRINCIPLES

At RIMAC Seguros, we aspire to foster true identification and consistency with the environment. As such, our environmental principles are based on the pillars of our corporate culture:

- **We Are One RIMAC:** We include environmental criteria in our corporate decision-making processes: infrastructure management, investments, supply chain, supplier management, and other processes that may affect us, or that we may affect.
- **Act Now:** We are active agents in building a better future for coming generations of Peruvians. We mitigate our environmental impacts today and adapt to the challenges of tomorrow through different action plans.


¹ Source: United Nations Environment Programme

² Source: Peruvian Ministry of the Environment

³ Source: United Nations Environment Programme

⁴ Source: Peruvian Ministry of the Environment

⁵ Source: National Statistics Institute of Spain

	POLICY			Code: POL-4998
	CORPORATE ENVIRONMENTAL POLICY			Version: 003
	Macroprocess:	Strategic Management	Process:	Corporate Image and Sustainability Management

- **People Come First:** To ensure people's wellbeing, we focus on promoting the ongoing care of our common home by preventing, correcting, and substituting the main sources of environmental impacts under our operational control.
- **Building a Better Future:** We design services focused on sustainable value creation and long-term continuity.

V. ROLES AND RESPONSIBILITIES

The roles and responsibilities of the actors in charge of ensuring that the policy is properly complied with are as follows:

- a. Environmental Management Analyst
 - Develop and implement the environmental policy based on objectives associated with the Environmental Management System.
 - Incorporate initiatives to reduce our environmental impact.
 - Ensure the environmental training plan for employees.
- b. Sustainability Promoter
 - Forge strategic alliances for the continuous improvement of our environmental performance.
 - Executive projects with an environmental focus with the organization's stakeholders.
 - Ensure that the objectives of the Environmental Management System are achieved.
- c. Sustainability and Corporate Affairs Manager
 - Communicate the policy and its guidelines to the organization's different levels.
 - Lead internal and external strategic communication of the organization's environmental activities.
 - Ensure governance of the Environmental Management System among senior management.


VI. POLICY DEVELOPMENT

At RIMAC Seguros, we identify and internalize the key environmental impacts that result from and affect our activities. Our senior management has internalized its responsibility to keep defined environmental commitments and monitor their implementation at all levels of the organization.

We have defined our commitments along the following lines:

a. Environmental legal obligations:

- Comply with all legal obligations in force, agreements, and other instruments entered into with government agencies and stakeholders, as well as the policies, standards, and internal regulations of RIMAC Seguros.

	POLICY			Code: POL-4998
	CORPORATE ENVIRONMENTAL POLICY			Version: 003
	Macroprocess:	Strategic Management	Process:	Corporate Image and Sustainability Management

b. Climate change management:

- Identify risks and opportunities associated with climate change in our operations in Peru.
- Quantify the direct emissions (Scope 1) and indirect emissions (Scope 2 and 3) of our carbon footprint.
- Achieve net zero emissions by 2050 in our operations in Lima and the provinces, including mitigation and offset actions in Scopes 1, 2, and 3 of our corporate carbon footprint.
- Reduce Scope 1, 2, and 3 emissions sources by 20% every five years, compared to the base year of 2023.

c. Wellbeing of our common home:

- Protect our environment by preventing pollution, making sustainable use of natural resources, and mitigating environmental impacts tied to our operations.
- Guarantee optimal water management in all our operations, prioritizing areas with the greatest water stress.
- Achieve energy efficiency in all our operations through the rational use of energy and sustainable energy transition models.
- Implement circular economy principles in all our operations.

d. Continuous improvement:


- Adopt innovative, implementable measures to improve the environmental performance of the RIMAC Seguros environmental management system.

e. Promotion of shared environmental responsibility:

- Foster an environmental culture in all our stakeholders through sensitization, training, and awareness raising, with a focus on permanence and continuity.
- Provide access to digital resources and effective communication channels to ensure the active, bilateral participation of all our stakeholders.
- Train all our employees so that they are able to identify and internalize the environmental impacts associated with their activities.

f. Participatory cross-cutting approach:

- Identify and collaborate on the implementation of environmental initiatives inside the organization and in our supply and distribution chain.
- Warn and report on risks or potential environmental impacts within the organization and its supply and distribution chain.

	POLICY			Code: POL-4998
	CORPORATE ENVIRONMENTAL POLICY			Version: 003
	Macroprocess:	Strategic Management	Process:	Corporate Image and Sustainability Management

VII. DOCUMENTS RELATED TO THE POLICY

The Corporate Environmental Policy is aligned with all of RIMAC Seguros' policies and codes on environmental aspects among its guidelines and standards. It shall be freely accessible to all employees and stakeholders, who shall familiarize themselves with its contents.


CODE	NAME
Ley 28611	General Environmental Act
MAN-4655	Internal Workplace Regulations
MAN-4792	Code of Conduct
POL-4154	Sustainability Policy
POL-4741	Human Rights Policy
POL-4352	Technical Supplier Management Policy
POL-4363	Administrative Supplier Management Policy
ISO 14001:2015 ENVIRONMENTAL MANAGEMENT SYSTEM	
PRO-001	Identification of Legal and Other Requirements, and Evaluation of Legal Compliance
PRO-002	Identification of Environmental Aspects, Assessment of Impacts, and Determination of Controls
PRO-003	Risk Management
PRO-004	Training, Competencies, and Awareness-Raising
PRO-005	Document and Record Control
PRO-006	Internal Audit Management
PRO-007	Executive Review Management
PRO-008	Nonconformities and Corrective Actions
PRO-009	External Communication Procedure for Environmental Aspects

VIII. ANNEXES

Not applicable.

IX. PARTIES RESPONSIBLE FOR THE APPROVAL WORKFLOW

Stage	Area	Title	Name
Drafting/updating	Sustainability	Environmental Management Analyst	Carmen Paola Balladares Zevallos
Review	Sustainability	Sustainability Promoter	Adela Alejandra Yarlequé Llacza
Approval	Sustainability and Corporate Affairs	Sustainability and Corporate Affairs Manager	Patricia Cortez Angulo
Approval	Marketing and Innovation Division	Vice President of Marketing and Innovation	José Carlos Pestana

	POLICY			Code: POL-4998
	CORPORATE ENVIRONMENTAL POLICY			Version: 003
	Macroprocess:	Strategic Management	Process:	Corporate Image and Sustainability Management

Stage	Area	Title	Name
Approval	Execution	Business Process Engineer	José Marquez Diaz
Approval	Operational and Continuity Risks	Operational and Continuity Risk Manager	Renato Bedoya Chirinos

X. CHANGE CONTROL

Date Created or Updated	Version Description	V	Drafted By
Sep. 18, 2018	Original Document	01	Luciana Caravedo Farro
Dec. 27, 2022	Version 2	02	Diego Elias Estremadoyro
Jun. 10, 2024	Version 3	03	Carmen Paola Balladares Zevallos