



Guiding Principles

Occupational Health,
Wellbeing and Safety



INTRODUCTION

Caring about people is at the heart of our values. We take Occupational Health, Wellbeing and Safety extremely seriously and these guidelines help us preserve the best possible work conditions for not only our employees, but for anyone that is doing business with us.

Ageas believes that the health, wellbeing and safety of its employees, customers and contractors and any other associated companies operating at our sites, is an essential part of its operating philosophy.

SCOPE

These principles apply to Ageas¹ SA/NV and its Subsidiaries, and on a best effort basis in the Affiliates.

These Guiding Principles are applicable to all Ageas employees, customers and contractors and any other associated companies operating at our sites – including all facilities and operations.

OUR COMMITMENTS:

We conduct our business in a manner that respects the health, wellbeing and safety of all people, complying with all (local) legal requirements & internal policies. We recognise our responsibility to ensure the health, wellbeing and safety of everyone that works for us or does business with us.

Our commitments to health, wellbeing and safety include:

- a safe and healthy working environment for all employees, contractors and anyone who is/may be affected by the business undertakings.
- an effective and sustainable Health, Wellbeing and Safety risk and governance framework in place across our global business, including compliance reporting and audit processes. These are managed at a local level in each of the entities.
- consultation of employees on health, wellbeing and safety issues via a health, wellbeing and safety committee, consisting of employees and senior management.
- regular training and evaluation to ensure a safe place to work
- limitation of absenteeism directly related to health, wellbeing and safety (stress, injuries etc.) as an absolute minimum.

¹ " Ageas" designates the conglomerate of companies forming a group of which ageas SA/NV is the top holding. It encompasses the mother company, all its subsidiaries and affiliates. Subsidiary means an entity in which ageas SA/NV, directly or indirectly, has a majority shareholding and holds operational control, and Affiliate means any entity in which ageas SA/NV, directly or indirectly, has a minority shareholding and holds no operational control.

AGEAS PRINCIPLES TO OCCUPATIONAL / WORKPLACE HEALTH, WELLBEING AND SAFETY

- Recognising that people are the most important company asset.
- Ensure Health, Wellbeing and Safety in the workplace and create conditions to support employees to have a H,W &S when teleworking
- Ensure a safe environment where hygiene and ergonomics are taken seriously
- Ensuring mental health are recognised with at least equal importance as physical health. Assess needs on corporate and individual level and take initiatives for prevention and case management.
- Invest in wellbeing through prevention
- Integrating health, wellbeing and safety management into all aspects of the business and identifying that health, wellbeing and safety is a strategic business dimension involving management to take care of their employees in line with Ageas values
- All employees receive appropriate health, wellbeing and safety information and training. Ensuring the policy's objectives are understood, implemented and maintained at all levels by auditing and reviewing the policy and system regularly to ensure its adequacy and effectiveness.
- Recognising that the management of health, wellbeing and safety is all employees' responsibility, at all levels.
- Ensuring all employees are reminded that they too have a legal responsibility whilst at work to take reasonable care of theirs and others' health and safety, whilst co-operating with the company in the pursuit of its responsibilities. Any breach of this policy will be suitably addressed, and managed in accordance with local legislation and policy.
- Accepting that incident, accidents and occupational ill health are avoidable, identifying and adequately controlling the risks that cause them. Encouraging employees to report incidents, accidents and ensuring that all injuries no matter how minor are recorded appropriately.
- Setting and publishing clear targets for our safety objectives, using (local) statutory requirements as the minimum acceptable level, and regularly monitoring them.

REPORTING AND MEASURING

Senior management will regularly report to the Board on OHS performance, including absenteeism rate, injuries, occupational and workplace diseases, and work-related fatalities. They will review performance against the targets defined in each entity.

REVIEW OF GUIDING PRINCIPLES

Senior management team will review these guiding principles on a regular basis, at least every 3 years.

