



SUSTAINABILITY POLICY

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1. INTRODUCTION

Intercorp Financial Services (IFS) recognizes the important role of the institutions that are part of the financial and insurance system in the transition to a more sustainable world, as well as the great opportunity to positively impact the environment in which it develops its activities and operates its subsidiaries, its stakeholders as well as the environment. In this context, Interseguro visualizes sustainability as an integral part of its actions and as a strategic objective of the organization, creating economic and social value, and contributing to environmental improvement.

Therefore, with the purpose of strengthening its business model and under a long term value vision, IFS seeks to consolidate itself as a financial and insurance platform that incorporates environmental, social and governance (ESG) criteria in its way of operating and in the relationship with its stakeholders to promote sustainable development in Peru. To this end, IFS adopts and promotes in its subsidiary companies - including Interseguro - the adoption of voluntary commitments in environmental, social and corporate governance matters that go beyond legal obligations and that are aligned with global sustainability standards, the Principles of Responsible Banking (when applicable) and United Nations Sustainable Development Goals.

IFS has a Sustainability Policy applicable to its subsidiaries, including Interseguro, so this document is prepared in accordance with that policy and should be understood and interpreted together with the IFS Sustainability Policy.

2. DEFINITIONS

For the purposes of this Policy, the following definitions will be considered:

Collaborators: Employees (fixed or indeterminate term), officers or directors of Interseguro.

Community: Group of people who live and interact in areas close to the areas in which Interseguro develops its operations.

IFS: InterCorp Financial Services Inc., controlling shareholder of Interseguro.

Environment: Environment composed of variables of nature (climate, plants, water, among others) that interact with the operations of companies; determines the well-being of living beings; and supports the development of economic activities.

Suppliers: Any person, company or enterprise that provides services, supplies or commercial products to Interseguro.

Sustainability: Meet current needs without compromising the ability of future generations to meet theirs, ensuring the balance between economic growth, environmental care and social welfare.

3. OBJECTIVE

The purpose of this document is to establish the framework for the sustainable management of Interseguro's operations; taking into account global sustainability standards, as well as an approach to continuous improvement and having as a commitment to continue building a sustainable country through operations that generate shared value in alliance with our stakeholders; considering the social, environmental and economic aspects in decision-making, acting at all times with ethics and transparency.

In this way, Interseguro formalizes its commitment to the sustainable development of Peru and the fulfillment of Interseguro's purpose: to make it easier for Peruvians to advance safely.

4. SCOPE

This Policy provides guidelines for sustainable development in all Interseguro's operations and takes into consideration our stakeholders impact:

- i) Shareholders and investors: Interseguro is governed by the highest standards of ethics, transparency, accountability and disclosure of information, so that our shareholders and investors have updated information on the comprehensive performance of Interseguro.
- ii) Clients and beneficiaries: We offer solutions that align with the needs of our clients and exceed their expectations, always working under a continuous improvement approach and innovating to provide them with the highest possible value.
- iii) Collaborators: Our commitment to the sustainable development of Peru starts by providing a comprehensive experience of well-being to our employees, as we are always expectant of their professional, personal and family needs.

- iv) Regulatory and supervisory entities: We work hand in hand with regulatory entities and periodically report our economic, social and environmental results, in order to remain a company committed to the sustainable development of Peru.
- v) Suppliers: We encourage the responsible management of our value chain, while promoting that our Suppliers and strategic allies align with the values of Interseguro and incorporate socially and environmentally responsible practices.

In addition, this document guides disclosure of information processes relevant to Interseguro, such as the materiality analysis for the preparation of Sustainability reports.

5. GENERAL PRINCIPLES OF SUSTAINABILITY

The recognition of our impact as a company, and therefore of our corporate social and environmental responsibility, is the starting point of our commitment to sustainable development.

We also recognize that as an organization we have control over our own activities and influence over the actions of our strategic allies. Therefore, we seek to improve practices within our value chain and outside of it, recognizing that there is an organizational responsibility and duty to influence our allies in favor of changing practices so that they align with our principles of social responsibility and Sustainability.

Below we present the general principles and guidelines that guide our action within the framework of Sustainability:

a. Governance at Interseguro

- We act, under any circumstance, under an approach of transparency, accountability, respect for the interests of the interested parties and, in general, with an ethical behavior across our operation.
- We respect the principle of legality, local and international regulations and guarantee compliance with legal obligations and commitments.
- We reject any illegal practice that may lead to undue advantages. We have mechanisms for identification, reporting and sanction; our ethical channel is publicly accessible and is located in the Code of Ethics.

b. Human rights

- We identify, prevent and address any kind of human rights transgression that may result from our own activities, or from activities with other parties with whom we have a relationship.
- We actively promote compliance of human rights inside and outside our operation, therefore, we act correctly, transparently and honestly in front of all our stakeholders.
- Our commitment to the protection of Human Rights is reflected in our policies and guidelines: Code of Ethics, Sustainability Report, Code of Ethics for suppliers, [Diversity and Inclusion](#) Policy and Policy for the Prevention and Punishment of Violence and Discrimination.

c. Labor practices and management of employees

- We ensure that working conditions comply with national laws and regulations and provide decent working conditions related to wages, working hours, holidays, health and safety and family and work life balance.
- We promote equal opportunities for all, regardless of race, color, sex, age, marital status, gender, sexual orientation, belief, disability, ethnic group, nationality, economic status or any other kind and all the characteristics that make us unique beings.
- We promote a culture of safety and health in our employees, in safeguarding their life, physical integrity and well-being. To this end, a culture of prevention of incidents, work accidents, occupational diseases and other occupational risks is emphasized, specifically in the mitigation of psychosocial risks in the workplace that can cause stress or mental health diseases.
- We train our employees in an equitable and non-discriminatory way and we promote an inclusive culture, where people receive the opportunity they deserve due to their capacities, through a learning space that allows us to reinforce the commitment of our teams to diversity with knowledge that can be applied and shared in personal and work life.

d. Environment

- We promote that our operation is increasingly more efficient with the resources we use to operate daily, through the implementation of processes that guarantee operational eco-efficiency; these include the efficient use of resources and materials, and the reduction of emissions.
- We encourage the commitment to develop a strategy that focuses on the promotion of the digitalization of services and an environmentally friendly operation.

e. Fair operating practices

- We work under an approach of fair and just competition, aligned with the laws and regulations on competition in the market.
- Our commitment to the development of a strategy with a Sustainability approach that contemplates i. the promotion of inclusion through the digitalization of services, ii. ensuring equity and diversity in our employees, iii. a corporate performance based on integrity and iv. an environmentally friendly operation.
- We identify the risks of corruption and implement mechanisms and tools that are available for our employees and other stakeholders to fight corruption.
- We train our employees, leaders and staff in general, in matters of ethics and transparency in order to eliminate and prevent any type of action related to bribery, corruption or similar.

f. Transparent communication and management of market conduct

- We properly manage all aspects of our conduct in the insurance market. We do this based on three pillars: good business practices, transparency of information and proper management of claims.
- We implement and reinforce the communication channels available to clients and potential clients of our services, so that they can send us their comments and improve our practices.
- We clearly inform about our post-sales tools so that our customers can meet any type of need.

g. Active participation and development of the Community

- We recognize and encourage working between companies of the same field – such as insurance- as the way to achieve results of greater impact in favor of sustainable development.
- We promote volunteering initiatives among our employees for institutions with social and environmental impact.
- We support donation and sponsorship of initiatives under a strategic philanthropy and social responsibility approach with the aim of improving the quality of life of Peruvians, attending national emergencies, and or reasons of interest of IFS.

h. Supplier Management

- We promote responsible practices with our suppliers, through a selection process initiated by each internal area according to the importance of its products and services, to ensure the continuity and stability of our operations, under principles of transparency and integrity established in the Code of Ethics for Suppliers. We have a Purchasing Policy and a Contract Management Policy.

6. GOVERNANCE

The main actors responsible for the application and implementation of the Sustainability Policy are:

- i) Ethics Committee, in charge, in the executive sphere, of ensuring compliance with the Code of Ethics, as well as ethical policies and guidelines.
- ii) Diversity and Inclusion Committee, in charge, at the executive level, of proposing actions and policies that promote equity, diversity and inclusion.
- iii) Vice Presidency of Human Development, in charge, in the executive field, to lead the execution of the Sustainability strategy; as well as to be in constant coordination with the entire organization in order to ensure the implementation of the Sustainability Policy in the development of its annual strategic plans and in its final products and services.
- iv) Legal Management, in charge, in the executive field, to lead the execution of good practices of corporate governance and governance within the organization.

7. COMMITMENT TO THE 2030 AGENDA AND THE SUSTAINABLE DEVELOPMENT GOALS

The 2030 Agenda is an action plan that involves all sectors of society worldwide with the aim of meeting 17 Sustainable Development Goals, thus promoting the well-being of present and future generations.

Interseguro's social responsibility and sustainability actions, as well as the business model itself, seek to contribute particularly to the following objectives:



8. CLOSURE

The commitments described above are translated into objectives and actions that allow us to manage and address economic, social and environmental risks, generate responsible business opportunities and contribute to the sustainable development of Peru.

TABLA OF CHANGES

Item	Page	Description of change
-	All	The document was created