

Whistleblowing system

**This guide is intended for all
employees of APRIL Group entities**



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1. Purpose of the whistleblowing system

Regulatory framework

- The so-called "Sapin II" French law of 9 December 2016 on transparency, the fight against corruption and the modernization of economic life, amended by Law 2022-401 of 21 March 2022 aimed at improving the protection of whistleblowers, provides for the establishment of an *"internal whistleblowing system designed to enable the collection of reports from employees concerning the existence of conduct or situations contrary to the company's code of conduct"*.
- These regulations define the status of the whistleblower, the reporting procedure and the protection afforded to whistleblowers. These elements are included in this guide.

Purpose of the whistleblowing system

The purpose of the whistleblowing system is to support APRIL's ethical approach and to supplement the means of expression available to employees, so that everyone can play a part in ethics and risk prevention within the APRIL Group.

This system is a complementary system that is not intended to replace internal communication channels, according to the rules applicable in each country, such as employee representation bodies; its use by employees is optional.

2. Whistleblower protection and confidentiality

Whistleblower protection

The use of this system will allow the author of an alert to benefit from the status of "whistleblower" as defined in the "Sapin II" French law. This protective status can only concern:

- whistleblowers who became aware of the facts reported in the course of their professional activities;
- whistleblowers with personal knowledge of the facts reported when the information was not obtained in the course of professional activities;

and having acted in **good faith** and **without direct financial compensation; the implementation of the right to alert** imposes a strong responsibility on everyone.

In addition to the whistleblowers themselves, this protective status also benefits:

- facilitators, a natural or legal person under private non-profit law, who assist a whistleblower in making a report or disclosure;
- natural persons in contact with a whistleblower who are at risk of retaliation, threats or attempted retaliation in the course of their professional activities by their employer, client or recipient of their services;
- legal entities controlled by a whistleblower, for which the whistleblower works or with which he or she is connected in a professional context.





If the facts are subsequently found to be inaccurate or unfounded or if no action is taken, the whistleblower will not be subject to sanctions.

No measure of sanction or retaliation, in particular disciplinary or discriminatory, may be taken against an employee for having reported, in good faith, irregularities or misconduct.

Any distinction made between natural or legal persons on the basis of their status - or that of some or all of their members - as whistleblowers, facilitators or persons in contact with a whistleblower, constitutes criminally reprehensible discrimination.

Good faith means the transmission of a concern without malice and without seeking personal gain, by a person who has a plausible reason to believe in its truthfulness. Good faith thus presupposes that the whistleblower can establish or produce objectively formulated data, by means of formulations that show the presumed nature of the reported facts.

The whistleblower must act without direct financial compensation: he/she does not receive any benefit or remuneration for his/her action.

Any person who *"in any way whatsoever"* obstructs the transmission of a report internally or to an authority is liable to a penalty of one year's imprisonment and a €15,000 fine (in France).

Misuse of the device

On the other hand, any alert which, knowingly or through culpable negligence, is clearly not serious, is made in bad faith or constitutes an abusive or slanderous denunciation, may expose its author to disciplinary sanctions as well as to legal proceedings.

Non-compliance with the whistleblowing procedure

Failure to comply with the whistleblowing procedure may result in disciplinary action.

Stages of the whistleblowing procedure

In order to benefit from the protection attached to the status of whistleblower as defined above, the person must respect the following gradation in the reporting procedure:

- The alert may be made in the first instance internally, as defined in this procedure;
- The whistleblower may also first send his or her report externally:
 - to the competent judicial, administrative or professional authorities;
 - to the Human Rights Defender, who will refer it to the authority or authorities best placed to deal with it;
- As a last resort, after an external warning, whether or not preceded by an internal warning, and if the warning is not dealt with by the above bodies within three months, the warning may be made public.



However, the alert can be made directly public:

- in case of serious and imminent danger,
- in cases of imminent or obvious danger to the public interest, where the whistleblower wishes to disclose information obtained in the course of his/her professional activities,
- where referral to one of the above bodies would expose the author to a risk of reprisals, would not allow the subject of the disclosure to be effectively remedied or if the author has serious grounds for believing that the body may be in conflict of interest, in collusion with the author of the facts or implicated in these facts.

Respect for confidentiality

The Ethics Referent and the Ethics Committee are the guarantors of the strict confidentiality of the identity of the author of the alert, of the facts which are the subject of the alert, of the persons concerned and of any third party mentioned in the alert.

Strict confidentiality will be enforced in the following ways:

- Signature by the Ethics Referent and the members of the Ethics Committee of an Ethics Charter, binding them to a reinforced confidentiality obligation;
- Alerts will be collected via a specialized and secure service provider;
- The email addresses of the members of the Ethics Committee will be further secured;
- All alerts will result in the opening of a dedicated electronic file on a server secured by a password that is renewed regularly;
- If a paper file is required, it will be secured in a locked cabinet.

In the event that the Ethics Committee deems it necessary, for the sole purpose of verifying or processing the alert, to contact third parties (in particular witnesses, experts, etc.), the identity of the author of the alert and, by extension, all information enabling him or her to be identified, shall be kept strictly confidential, unless the author of the alert gives his or her written consent for his or her identity to be revealed.

On the other hand, if the Ethics Committee considers, in view of the nature of the alert and/or the evidence gathered when processing the alert, that it is obliged to report the facts to the judicial authorities, it may communicate the identity of the author of the alert to these authorities. Where appropriate, the Ethics Committee shall inform the author of the alert.

The identity of the person(s) to whom the alert relates, or information enabling that person(s) to be identified, may not be revealed, except to the judicial authority, until the alert has been established as well-founded.

These elements may also be transmitted to the General Management of the Group or of the subsidiary concerned, as well as to the persons competent to deal with these facts, should protective or disciplinary measures be required.



Presumption of innocence of the person concerned

The person(s) concerned by the whistleblowing procedure shall be presumed innocent. The investigations carried out to establish the basis and truthfulness of the facts reported will be carried out with complete objectivity and in compliance with the law.

3. Scope of the scheme

Scope of the scheme

This system applies to all Group subsidiaries, both in France and abroad. In the event that local legislation is more restrictive than French legislation, it will be necessary to adapt this procedure in consultation with the Ethics Officer and the Business and Compliance Legal Department in order to bring it into line with local rules.

Reportable events

Any employee (staff member, casual or external collaborator) may, in good faith and without direct financial compensation, report the following facts

- A crime or offence;
- A threat or serious harm to the public interest;
- A violation or an attempt to conceal a violation of an international commitment regularly ratified or approved by France;
- A breach or attempted concealment of a breach of a unilateral act of an international organization taken on the basis of such an undertaking;
- A violation or attempted concealment of a violation of law or regulation;
- Possible conduct or situations contrary to the Anti-Bribery Code of Conduct.

For example, this could be:

- Violation of a law: anti-bribery law, competition law, regulations on the Insurance Distribution Directive, banking and accounting law, etc.
- Facts that may constitute:
 - Internal or external fraud (excluding insurance fraud);
 - A corrupt situation;
 - A situation of moral or sexual harassment;
 - A risk to the physical or mental health of employees;
 - A situation of discrimination;
 - A violation of the secrecy of correspondence;
- Any other situation that could seriously affect the Group's business or give rise to serious liability.





Facts excluded from the scope of application

However, the alert may not concern facts covered by national defense secrecy, medical secrecy, the secrecy of judicial deliberations, the secrecy of the investigation or judicial inquiry or the professional secrecy of the lawyer.

4. Exercising a right to alert

Issue an alert

The whistleblower may exercise this right to report facts in any of the areas covered by the scheme.

The alert may be made directly to a line manager or to the Human Resources department, which may then notify the Ethics Referent or Committee according to the procedure below. However, if the employee considers that informing his/her direct manager may present difficulties or that the alert reported may not be followed up appropriately, he/she may contact the Ethics Referent or Committee directly by the following means

- Direct contact with the Group Ethics Referent or one of the members of the Ethics Committee;
- Use of the secure and dedicated alert site: <https://april.integrityline.com/frontpage>

Identity of the sender of the alert

The sender of the alert (or "whistleblower") must specify his or her identity as well as the email address and/or telephone number at which he or she can be reached personally or can act completely anonymously. This information, of which only the Ethics Committee will have knowledge, as well as the line manager or the Human Resources department in the event that the alert was issued directly to one of them, will be kept confidential in accordance with the terms and conditions detailed below.

- The alert must indicate the facts observed as precisely and in as much detail as possible: date, time, place, person(s) involved, so that it can be processed, as well as any evidence that the sender of the alert considers relevant.

Information from the sender of the alert

The author of the alert will be informed in writing as follows:

- From the receipt of the alert issued;
- The time needed to examine the admissibility and to process the alert;
- The action taken on the alert.

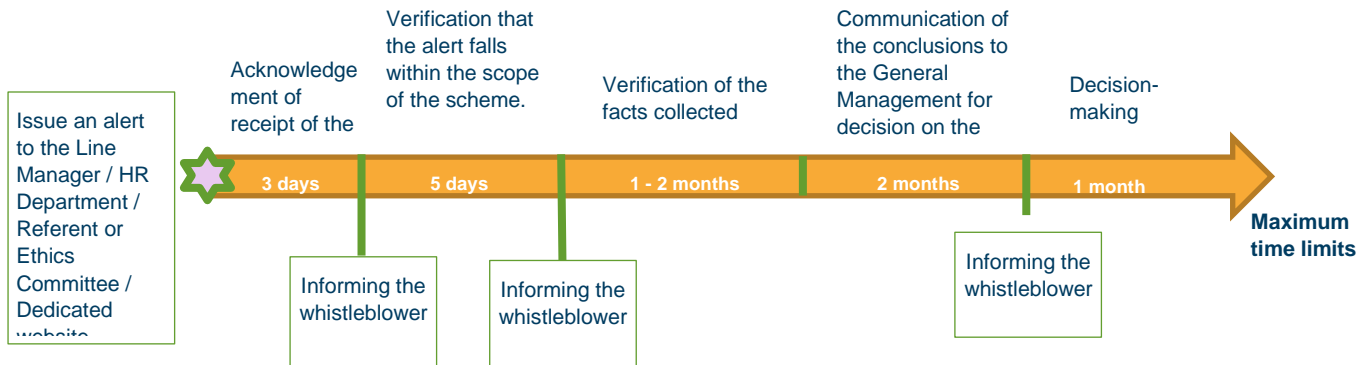




Whistleblowing system



As the procedures following the receipt of an alert must be carried out within a reasonable period of time, APRIL has determined that the following deadlines are appropriate* (in working days):



*These deadlines may be revised depending on the complexity of the cases.

Processing the alert

Any alert issued will be received by the Group's Ethics Officer or one of his or her deputies in the latter's absence, either directly via the dedicated website or via the notified line manager.

After receiving the alert, the Referent will convene the Ethics Committee, which will examine the facts invoked, ensure that the alert received falls within the scope of the system, and determine the appropriate treatment to be given.

Any investigations to be carried out to confirm the facts will be carried out by members of the Ethics Committee, in accordance with the legal obligations in force, as well as the reinforced confidentiality obligations. The Committee may, if necessary, call on the assistance of certain employees or specialized third parties, who will in this case undertake by contract to ensure the confidentiality of the facts and persons concerned. Similarly, the Committee reserves the right, if necessary, to call on an external service provider to conduct investigations.

The sender of the whistleblower will only be involved in the investigation process for the verification of the facts he or she has reported.

After the alert has been processed

The investigations carried out will be the subject of a confidential report of the verification operations.

The Ethics Committee will communicate its conclusions to the persons competent to deal with the facts concerned, at the level of the APRIL Presidency and the company concerned, who may decide to initiate any disciplinary or legal proceedings.



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5. Ethical Governance within A PRIL

APRIL has set up a dedicated ethics governance structure to answer questions from everyone concerning the implementation of ethical rules within the Group, and to ensure that alerts are handled appropriately.

The Ethics Referent

The Ethics Referent is responsible for:

- The dissemination of the measures defined by the Ethics Committee in relation to the Sapin II law within the Group;
- Ensure that publications relating to ethics are properly communicated and that employees are made aware of the Ethics approach, so that APRIL's ethical principles are understood and applied by all employees;
- Answer questions that employees may have about the application of the internal whistleblowing system, and more generally about the implementation of the regulatory requirements relating to "Sapin II" French Law;
- Receive internal alerts and convene the Ethics Committee to analyze them.

The Ethics Committee

This Committee is made up of the Ethics Officer and key functions within the Group, selected on the basis of their knowledge of the Group and the nature of their responsibilities. These functions have decision-making autonomy:

- The Compliance Officer, as Ethics Officer;
- The Business Law & Compliance Director, as Deputy to the Ethics Officer;
- The Director of Internal Control and Audit;
- The Director of Human Resources;
- The General Delegate for CSR.

And depending on the nature of the alert received, other experts may be called upon at the request of the Ethics Committee.

Its members are subject to an enhanced confidentiality obligation.

The missions of the Ethics Committee are as follows:

- Ensure that the necessary measures are put in place within the APRIL Group to comply with the requirements arising from Law 2016-1691 of 9 December 2016 on transparency, the fight against corruption and the modernization of economic life;
- Ensuring the efficiency of these arrangements;
- Set up the internal alert system and handle alerts.





6. Protection of personal data

Data collection and protection

The following data may be collected when collecting and processing the alert

- Identity, functions and contact details of the sender of the professional alert;
- Identity, functions and contact details of the persons subject to the alert and verification operations;
- Identity, functions and contact details of persons involved in the collection or handling of the alert,
- Reported facts (formulated in an objective way and showing their alleged character),
- Elements collected as part of the verification of the reported facts,
- Report of the verification operations,
- Follow-up to the alert.

The facts recorded will be strictly delimited by the information contained in the alert.

This data will be processed by APRIL, in accordance with the provisions of Law no. 2016-1691 of 9 December 2016, for the purposes of collecting the alert and processing the alert.

This data is intended for the Ethics Officer and the members of the Ethics Committee for the performance of their duties and may be communicated, if necessary, to the judicial authorities in the event of legal proceedings, to the Human Resources Department of the Company concerned in the event of disciplinary proceedings, and to the authorized authorities in the event of an inspection. This data is also processed by the hosting provider of the website dedicated to alerts, within the strict framework of its mission.

By submitting an alert, the author agrees to the processing of his/her personal data for the purposes of registering the alert and handling the alert in accordance with the procedures described in this guide.

In accordance with the provisions of Regulation (EU) No. 2016/679 of 27 April 2016 on data protection, any person whose data is processed for the purposes described above and in particular the author of the alert, as well as witnesses and any other person concerned or mentioned in the alert, in compliance with and within the limits provided for by the legal and regulatory provisions in force has the right to access, rectify, delete (in the case of inaccurate, incomplete, equivocal, outdated or unlawful data) and limit the processing (in the case of inaccurate or unlawful data) of data concerning him/her, as well as the right to lodge a complaint with the Commission Nationale Informatique et Libertés.



To exercise his or her rights, the person concerned must send a e-mail to dpo.april@april.com.

Archiving and retention

Where the alert does not fall within the scope of this procedure, the data shall be destroyed or archived without delay after anonymization.

Where the alert is not followed by disciplinary or judicial proceedings, the data relating to the alert will be destroyed or archived after anonymization within two months of the date of the decision.

In the event of the opening of legal proceedings, the data will be made available to the legal authorities and kept by the Ethics Officer for as long as is necessary for these proceedings, after which they will be destroyed or anonymized.

In the event of disciplinary action, the data will be archived following this procedure by the Ethics Officer and then destroyed or anonymized at the end of the legal limitation periods. If the disciplinary action is contested, the documents will be kept until the end of the legal proceedings.



To remember

A dedicated and secure address to transmit alerts:

<https://april.integrityline.com/frontpage>

The Ethics Referent: **Xavier PILLARD**