

# Internal Regulations

**RIMAC**  
*Seguros*



# Index

## ■ Initial provisions

### I. Background

### II. Objective and scope of application

#### Chapter I:

On-boarding

#### Chapter II:

RIMAC's rights and obligations

#### Chapter III:

Workers' rights and obligations

#### Chapter IV:

Compensation and benefits

#### Chapter V:

Workday, working hours, lunch break, and overtime

#### Chapter VI:

Attendance and punctuality

#### Chapter VII:

Work permanence and leaves of absence

#### Chapter VIII:

Medical leave and benefits

#### Chapter IX:

Sexual harassment prevention measures

#### Chapter X:

Measures against HIV and AIDS in the Workplace

#### Chapter XI:

Occupational health and safety

#### Chapter XII:

Labor relations and social welfare

#### Chapter XIII:

Disciplinary measures

#### Chapter XIV:

Termination of the employment relationship

## ■ Special provisions



# Internal Regulations

## ■ INITIAL ARRANGEMENTS

### I. Background

**RIMAC SEGUROS Y REASEGUROS S.A.** in hereinafter RIMAC, was incorporated in Peru on September 26, 1896 as Compañía de Seguros "RIMAC". On April 24, 1992, the Company merged with Compañía Internacional de Seguros del Perú, incorporated on August 17, 1895; adopting as of said date its current corporate name.

RIMAC's main economic activity comprises the contracting and administration of all kinds of insurance, as well as the performance of related activities, within the scope of Law No. 26702, General Law of the Financial System and the Insurance System, and the Organic Law of the Superintendency of Banking and Insurance.

### II. Objective and scope of application

These Internal Labor Regulations, hereinafter referred to as REGULATIONS, apply to all RIMAC employees in their daily work and are issued based on Supreme Decree No. 039-91-TR and are intended to establish general rules that regulate the labor relationship between RIMAC and its employees regardless of their type of contract, category or hierarchical rank, hereinafter referred to as the employees, so that the provision of services is carried out with the greatest understanding and efficiency, respecting the principle of good faith; to this effect, the rules and procedures contained therein are in harmony with the legal provisions in force and RIMAC's policies.

These REGULATIONS serve as a rule for everything that is not specifically established in the employment contracts, in the Code of Conduct, in the internal guidelines and policies, in the Collective Bargaining Agreements, and/or in the labor legislation in force and, if applicable, supplement them.

The provisions of these REGULATIONS are derived from RIMAC's legal powers of direction and supervision, and therefore, RIMAC has the power to modify and/or eliminate the norms contained herein according to its business needs.

It is understood that RIMAC and its employees consider labor relations as a means to achieve both the development of RIMAC, through the optimization of its business activity, and the individual development of its employees, in an environment of general well-being in accordance with the laws in force and RIMAC's policies.

For the purposes of these REGULATIONS, when the term RIMAC is used, it shall be understood to refer to the Offices, Customer Service Centers, Platforms, and other places where RIMAC operates within the national territory.

All employees shall be given a copy of the REGULATIONS and shall undertake to respect and comply with all the rules contained herein. Likewise, the company shall inform in writing or by e-mail of any modification to these REGULATIONS, and it shall be the responsibility of the employee to comply with any modification.

All workers have at their disposal the applicable REGULATIONS, and in no case may they invoke total or partial ignorance of its contents to justify non-observance or non-compliance.

RIMAC's leaders must guarantee and ensure compliance with the provisions of these REGULATIONS, to promote integrity, commitment, excellence, and dedication to service in their work teams. RIMAC's leaders shall be the reference points for compliance with the provisions of these REGULATIONS.

## Chapter I: On-boarding

### Article 1:

Employment opportunities at RIMAC are offered to all people equally, without discrimination based on race, gender, age, religion, ideology, social status, marital status, or any other subjective condition.

### Article 2:

The Talent Attraction and Selection area is responsible for hiring personnel to fill vacant positions in accordance with the job profile and the selection policies in force.

### Article 3:

During the hiring process, the employee must submit all documents requested by RIMAC, which must be authentic and contain truthful information.

Failure to comply with the aforementioned requirements and/or the submission of false or adulterated information or documentation, as well as other attitudes contrary to the good faith that should exist in the relationship between RIMAC and the employee, may be grounds for immediate termination of the employment relationship, regardless of any civil or criminal actions that may arise.

### Article 4:

Among the requirements that RIMAC may demand from any applicant are the provisions of SBS Resolution No. 838-2008 and its amendments, which include in its content the regulations on the prevention of money laundering and financing of terrorism.

### Article 5:

Upon joining RIMAC, the employee must attend the Induction process and/or those that RIMAC considers relevant for the position.

## Chapter II: RIMAC's Rights and Obligations

### Article 6:

It is the exclusive right of RIMAC to plan, organize, coordinate, direct, guide, control, supervise, sanction, and generally manage the work center.

With respect to the administration of its employees and labor relations, this right includes the following powers:

- a. Plan, organize, direct, control, and evaluate how personnel are managed.
- b. To select, hire, promote and appoint the personnel necessary for the development of its activities, determining the professional qualification it deems appropriate according to the activities performed.
- c. Establish and modify the functions of each employee according to RIMAC's operational needs.
- d. To set and modify the working hours and other internal rules of conduct.
- e. Establish compensation and performance evaluation policies.
- f. Approve and enforce, through its leaders, generic and specific policies and instructions issued, sanctioning cases of non-compliance.

g. Any other prerogative arising by virtue of legal norms, employment contracts, the REGULATIONS, guidelines, RIMAC's policies, and any other derived from the same concerning RIMAC's administration. The aforementioned list is only illustrative and not limiting.

#### Article 7:

These are RIMAC's obligations:

- a) Comply with and enforce compliance with current labor provisions, Collective Bargaining Agreements, employment contracts, and all internal rules, regulations, codes, and policies.
- b) To instruct that at all hierarchical levels of RIMAC, the dignity, integrity, and in general, all the Fundamental Rights of the people who work at RIMAC, are respected and defended, trying to maintain harmony and understanding within the work relationships.
- c) Have leaders provide reports to the Management and Human Development Division, when required, to prevent, analyze, and recommend solutions to problems related to workers.
- d) To promote and foster the social, cultural, professional, and technical development of its employees.
- e) Provide the employee with the necessary elements and resources for the performance of their duties and ensure their proper use. RIMAC will maintain the facilities, machines, vehicles, and documents, among others, to ensure their safety and conservation.

- f) Assign to employees who, due to the need of their functions require an e-mail address whose domain is property of RIMAC. This e-mail is for work purposes only. In this sense, RIMAC will be able to verify the recipients of the e-mails sent by its employees and, in general, the correct use of the assigned e-mail account.
- g) Adopt the necessary measures for the protection of the life and health of all those who work on RIMAC's premises with adequate risk prevention and occupational health measures.

### Chapter III: Workers' rights and obligations

#### Article 8:

Workers who are in charge of direct customer service, whether physical or virtual (call center), are required to have their personal electronic devices (cell phones, tablets, mp3, etc.) turned off or on vibrate unless otherwise instructed by their management.

#### Article 9:

Workers enjoy all the rights and benefits provided by the labor legislation of the private activity regime, the employment contract, and the collective bargaining agreements applicable to them. Among other rights, workers shall enjoy the following:

- a. Receive remuneration not less than the legal minimum for work performed on a full-time basis.
- b. Protection of their private information, according to the legal provisions in force.

- c. Receive courteous and dignified treatment from leaders and any RIMAC employee.
- d. Present their complaints, claims, and/or suggestions, which must be presented and substantiated to their direct supervisor, who must deal with the issue as team leader. Notwithstanding the above, if the employee considers that has not been attended to, he/she may appeal to the next hierarchical level and/or to the Division of Management and Human Development.
- e. Freely choose to join the private health system administered by the EPS or remain in ESSALUD.
- f. Other rights granted by the Constitution, laws, collective bargaining agreements in force, and regulations in general.
- e. Comply with the verbal or written orders and instructions given by their superiors concerning their work, as well as carry out their work conscientiously, diligently, responsibly, and in good faith.
- f. Respect the established schedules both at the beginning and end of the working day and the established lunch break schedule.
- g. Comply with the provisions related to the registration and control of work attendance, as required by each manager.
- h. Provide attentive, respectful, and courteous treatment to customers, suppliers, and other co-workers, both inside and outside the workplace, to strengthen RIMAC's prestige and maintain a harmonious work environment.

#### **Article 10:**

These obligations apply to all employees:

- a. To know and comply with these REGULATIONS, the Code of Conduct, legal norms, employment contracts, the provisions issued by RIMAC, and the functions proper to his/her category, position, and level of responsibility.
- b. Maintain the confidentiality of information the employee has access to, even after the termination of the employment relationship with RIMAC.
- c. Inform the immediate superior of any event that could be detrimental to RIMAC on the same date it becomes known.
- d. Attend and/or carry out training programs or any training activity assigned to them and successfully pass them.
- i. In case of any emergency, investigation, or alteration of normal situations, demonstrate their commitment and provide extensive collaboration.
- j. To render their services under the principle of good faith and acting with honesty, willingness, ability, and efficiency in any work assigned. Employees shall comply with the instructions of their superiors, as well as with the indications they receive for a better performance of their work.
- k. Comply with RIMAC's provisions regarding temporary or permanent changes and/or transfers to or within any of its facilities, under the law.
- l. Remain at their respective posts, dedicating the entire working hours to the work assigned to them.

Any intentional performance degradation will be considered misconduct and the provisions of the current labor legislation will be applied.

- m. Comply with occupational health and safety standards, complying faithfully with the Internal Occupational Health and Safety Regulations in force, as well as with all applicable provisions.
- n. At the end of their daily work, employees shall leave all the documents duly put away, equipment turned off and unplugged and all assigned lockable furniture properly closed.
- o. Provide necessary, relevant, and timely information in case RIMAC requests it, such as updating their Curriculum Vitae, marriage and/or birth certificates, and sworn statement of assets, among others, to keep their personal files up to date. Likewise, the change of address and marital status must be notified to RIMAC within fifteen calendar days of the change of address and marital status. Otherwise, all communications sent by RIMAC will be considered valid at the last registered address.
- p. Use, care for and be responsible for the work tools, equipment, and valuables that have been provided and/or assigned to them.
- q. Attend the work center and perform assigned duties using the ID badge provided by RIMAC.
- r. Comply with the guidelines of the Company's Security Area related to the entry, stay, and exit of each of its facilities.
- s. Submit, at the scheduled time,

the medical examinations established by RIMAC and those of a legal nature.

- t. To maintain absolute confidentiality about RIMAC's operations and activities and especially about the nature of the documents and/or electronic information provided to RIMAC for the performance of their functions.
- u. Report any irregularities detected, such as theft, breach of trust, and money laundering, among others.
- v. Any other obligation arising by virtue of legal norms, employment contract, Code of Conduct, the REGULATIONS, policies, and any other obligation arising from their condition as employees.

#### **Article 11:**

RIMAC employees shall be responsible for the damages and consequences arising from the breach of their duties and obligations, in which case the disciplinary measures established by RIMAC in its capacity as employer shall be applicable.

### **Chapter IV: Compensation and Benefits**

#### **Article 12:**

Remuneration is understood to be the compensation in cash and/or in-kind that the employee receives from RIMAC for the work they perform for it.

RIMAC is empowered to determine the remuneration policy, establish the categories, salary level, and occupational remuneration policy, establish the categories, salary, and occupational levels of the job positions included in its organization chart, making the necessary modifications whenever it deems it convenient, respecting the

category and remuneration reached by the employee.

#### **Article 13:**

RIMAC may grant salary advances to its employees in duly substantiated and proven cases, subject to the internal policies and legal provisions in force, which will be processed through the Human Development and Management Division.

#### **Article 14:**

Employee remuneration will be paid monthly by RIMAC in cash, by check, deposit in a bank account (savings, checking account, etc.) or any other method that RIMAC establishes and that technology and legislation allow.

RIMAC guarantees the timely delivery of payslips to employees by physical or virtual means. Once the payslip is made available, the remuneration shall be deemed to have been paid in full, as indicated on the payslip. The employee's conformity is understood to have been given if no complaint is filed within the following four working days.

The claims related to the payment of remunerations will be handled at the administrative offices that RIMAC has designated for such purpose, taking into account the service schedules established by RIMAC.

#### **Article 15:**

RIMAC will comply with the payment of legal benefits in the manner and amount provided by law.

## **Chapter V: Workday, Working Hours, Lunch Break, and Overtime**

#### **Article 16:**

In accordance with the nature of the position and the functions they perform, RIMAC's employees are classified as: supervised and non-supervised in their working time.

The supervised workers are obliged to clock in and out of RIMAC in compliance with the working hours set by RIMAC as established by each head office in accordance with the labor regulations in force and the organization's guidelines.

Employees who are not supervised during their work time are not required to sign in and out of RIMAC; however, they are required to attend coordination meetings, training sessions, and any other meetings arranged by their management. Additionally, they must ensure compliance with the functions of their position and be available to their work teams when required.

#### **Article 17:**

For the personnel audited in their working time, the ordinary working day established in RIMAC is up to 48 flexible hours per week on average, as determined by RIMAC according to its operational needs. The referential working hours are from 9:00 a.m. to 6:00 p.m., Monday through Friday or Saturday, depending on the work.

Excluded from the maximum weekly working hours as well as from the provisions on the permanence at the work center are management employees,

Those who are not under immediate supervision, as well as those who provide waiting, surveillance, or custody services on an intermittent basis.

Each area may establish its own work schedule, according to its own characteristics and needs, and may have different working day systems, including cumulative, atypical, continuous schedules, or split schedules, but always respecting the legal limits.

#### **Article 18:**

The worker who works in shifts, for any reason, may not leave his work until his relief has arrived. In case the relief does not show up at shift time, the worker must notify his immediate boss or, in his absence, the immediate superior.

#### **Article 19:**

The employee is entitled to at least twenty-four (24) consecutive hours of rest each week, which shall be taken preferably on Saturday and/or Sunday. When the requirements of the services make it necessary, RIMAC may establish compensatory workdays, according to its needs, observing the provisions of current legislation.

Likewise, RIMAC may reduce or extend the number of days or hours of the weekly workday, being authorized to prorate the hours within the remaining days of the week, in strict compliance with the weekly workday.

#### **Article 20:**

The established schedules indicate the full duration of the effective working day. Employees must not remain at RIMAC before the start of the workday or after the end of the workday unless previously authorized in writing by their direct supervisor in accordance with RIMAC's policies.

The stay at RIMAC's facilities is for work purposes only.

#### **Article 21:**

The workers, except for duly justified reasons, may not leave their posts during the working day. Only the immediate supervisor may authorize the employee to interrupt his or her work.

#### **Article 22:**

Workers shall be entitled to an afternoon break (lunch), according to the schedules established by RIMAC and in accordance with the legal provisions in force. The time dedicated to the lunch break is 60 minutes and is not part of the workday.

#### **Article 23:**

The provision of work overtime or on non-working days is voluntary and extraordinary in nature. However, when there are justified cases in which the work is essential as a result of a fortuitous event or force majeure that poses an imminent danger to RIMAC's people or property or the continuity of its operations, overtime is mandatory.

The direct supervisor will determine the need for overtime work, as well as the workers in charge of performing it. For this, the work must be formally agreed upon in advance and in writing, according to the procedure established by each area.

In cases of urgent need of the service that may cause disruptions in work activities or for reasons of force majeure, the established approval procedure may be relaxed and must be subsequently regularized by the immediate superior.

The overtime work shall preferably be compensated with equivalent rest periods as established in current legislation and may not be used to compensate for absences, leaves, or tardiness.

## **Chapter VI: Attendance and Punctuality**

### **Article 24:**

No employee is subject to any tolerance in the performance of his or her duties. There are no tolerance definitions for the performance of their duties. Applies to working hours, meetings, and services.

### **Article 25:**

The control of the entry and exit of the workers subject to control during their working time shall be controlled daily:

- a) Before the start of the working day.
- b) At the end of the workday.
- c) At any entrance or exit of RIMAC.

The control will be carried out through the means determined by RIMAC, which may be modified or eliminated when deemed pertinent.

The marking and/or recording of the entries and exits are strictly personal. The ID badge or other means of identification is personal and non-transferable.

The improper use of the ID badge is understood as the impersonation of workers or marking before the start of the actual work or after it has been completed, which constitutes serious misconduct.

### **Article 26:**

The working hours recorded by the means provided by RIMAC shall serve as the basis for the payment of wages and salaries, as applicable.

Attendance records showing hours of work above the normal daily workday shall not be counted as overtime if they have not been previously authorized in writing by the immediate superior.

RIMAC will make discounts for tardiness, which will be proportional to the time not worked by the employee subject to inspection in his or her working time.

The arrival of the employee subject to inspection at work after the time indicated as the time of arrival shall not be considered tardiness if it is due to the performance of tasks on behalf of RIMAC, provided that the immediate supervisor is fully aware of such delay.

## **Chapter VII: Time at Work and Leave of Absences**

### **Article 27:**

Employees who leave RIMAC's offices without the authorization of their immediate supervisor will be subject to the corresponding deductions from their monthly salary, in addition to disciplinary measures.

### **Article 28:**

To justify his or her absence from work, every employee must immediately notify his or her manager and submit the certificates supporting such justification. Such information must also be submitted to the Human Development and Management Division.

### **Article 29:**

The employee who is absent due to illness is obliged to communicate the reason for his absence to his direct supervisor and social worker within the first four hours of the working day.

The employee must submit the original physical rest certificate within 72 hours of issuance, according to the guidelines of the Occupational Health and Safety area, otherwise, it will be considered an unexcused absence.

### **Article 30:**

RIMAC reserves the right to verify the absences covered by this chapter, sending its doctor or a designated person to the place where the employee is located, without this fact exempting the employee

from the obligation to communicate promptly the reason for his or her absence.

### **Article 31:**

Even though RIMAC is not obliged to do so, it may, when it deems it convenient, grant permits and/or leaves of absence with or without pay to employees, so that they may arrive after the start time or leave the work center before the end time, or even not attend the work center.

The final decision to grant the permit and/or license is at the discretion of RIMAC. In the case of licenses, these will be granted in accordance with the legal provisions in force.

### **Article 32:**

RIMAC recognizes as excused, in addition to those established by law, absences due to the death of family members up to the second degree of consanguinity (parents, spouses, or declared domestic partners, children, and siblings) in accordance with the company's labor policy and for the days determined by the company in each case.

### **Article 33:**

Employees are obliged to attend training courses and/or training programs provided by RIMAC, whether these are inside or outside the workplace in which case absence from work, for this reason, will be considered as excused.

## **Chapter VIII: Rest and medical benefits**

### **Article 34:**

Workers who require medical care provided by the Social Security Health Insurance (ESSALUD) and affiliated institutions, EPS, similar, or others, shall be subject to the relevant regulations, following the procedures established by RIMAC.

### **Article 35:**

The medical leave prescribed by the doctors of the Social Health Insurance (ESSALUD), EPS, or similar to the worker must be in writing and in the corresponding official format.

In general, any medical rest order must be delivered within 72 hours of issue to RIMAC, to take the necessary precautions.

### **Article 36:**

Employees must undergo a medical examination upon joining the company, periodic medical examinations during the employment relationship, and upon termination of the employment relationship, to protect their health and that of their coworkers. They are also obliged to undergo the required prevention programs.

### **Article 37:**

The leaves of absence from work for the Social Health Insurance (ESSALUD) and EPS do not deprive the employee of the salary for the time the employee is absent for this reason, as long as they are granted in accordance with the guidelines established by RIMAC.

### **Article 38:**

Every employee who meets the requirements established by law is entitled to enjoy the annual vacation period.

The opportunity to take vacation shall be determined, within the year following the year the employee has earned the right to vacation time, in principle, by agreement between RIMAC and the employee. If there is no agreement, RIMAC will determine the date and time of vacation.

If the needs of the service are so required, RIMAC may postpone the vacation leave, informing the employee of such a situation. Said rest will necessarily be effective within one year after the employee has earned the right to vacation rest.

If an employee, for reasons of force majeure, needs to bring forward or postpone the date of his/her leave, he/she shall submit the request to his/her immediate supervisor, who shall decide whether to grant or deny it after making the necessary coordination with the Administrative Management area of the Human Development and Management Division.

## **Chapter IX: Prevention measures against sexual harassment**

### **Article 39:**

This chapter establishes the rules on the prevention of acts of sexual harassment and/or mobbing or harassment in the workplace and regulates the procedure for the employee to file a complaint in case he/she is a victim of sexual harassment. It is issued in compliance with the provisions

of Law No. 27942 and its Regulations approved by Supreme Decree No. 010-2003-MIMDES.

#### **Article 40:**

Typical sexual harassment or sexual blackmail consists of physical or verbal conduct of a sexual nature that is unwanted and/or rejected by the person against whom it is directed, carried out by one or more persons regardless of their position of authority or hierarchy or any other advantageous situation.

#### **Article 41:**

These are manifestations of Sexual Harassment:

- a) The implied or expressed promise of better treatment concerning their current or future situation in exchange for sexual favors.
- b) Threats through which the victim is forced to perform undesired behaviors that violate or offend his or her dignity.
- c) The use of terms of a sexual nature, sexual innuendos, sexual propositions, obscene gestures that are unbearable, hostile, humiliating, or offensive, obscene jokes, questions, jokes, or compliments of a sexual nature. Also, bodily approaches, rubbing, touching, indecent exposure with sexual and offensive content, or other physical conduct of a sexual nature.
- d) Offensive or hostile treatment due to the rejection of the aforementioned behaviors.

#### **Article 42:**

Faced with an act of sexual harassment, the affected employee must present his/her complaint verbally or in writing to the Labor Relations area of the Human Development and Management Division immediately.

If the complaint involves an official of said area, the same must be presented to the Vice-President of the respective Division.

Evidence such as witness statements, documents, recordings, e-mails, photographs, videotapes, etc. may be offered in conjunction with the complaint if deemed appropriate.

In the case of workers in the provinces, complaints may be made by any means to the Labor Relations area of the Human Development and Management Division.

#### **Article 43:**

The time for evaluation and request for evidence of the case will be determined by the Labor Relations area of the Human Development and Management Division in compliance with the rules of the matter.

#### **Article 44:**

Once the sanction imposed has been executed, the procedure will be considered concluded and therefore, it will be understood that the act of sexual harassment has ceased, and it cannot be invoked as an act of hostility by the employer.

Consequently, it shall be understood that RIMAC has complied with all the rules outlined in Law No. 27942 and its Regulations.

Should new acts of sexual harassment occur, they shall be subject to the internal procedure outlined in these REGULATIONS.

#### **Article 45:**

During the internal processing of the complaint, precautionary measures may be ordered for the protection of the affected party. Such measures may not be considered a sanction.

Among the precautionary measures that may be ordered is the rotation of the alleged harasser, temporary leave of absence, rotation of the affected person at his request, and any other measure deemed appropriate for the protection of the victim and clarification of the facts.

#### **Article 46:**

If it is determined that there is no act of sexual harassment, this fact will be communicated to both parties, thus concluding the procedure.

However, if in the course of the procedure it is duly accredited that there was fraud or inexcusable fault on the part of the person who filed the complaint, RIMAC may establish disciplinary sanctions for such fact. This is without prejudice to the right of the person injured by the false complaint to initiate legal action against the person who filed the complaint.

#### **Article 47:**

RIMAC shall inform the Ministry of Labor and Employment Promotion of all proceedings instituted for sexual harassment and the sanctions imposed, within 30 calendar days from the date of issuance of the resolution terminating the internal procedure.

### **Chapter X: Measures to address HIV and AIDS in the workplace**

#### **Article 48:**

RIMAC promotes policies and programs on HIV and AIDS in the workplace, aimed at implementing permanent actions to prevent and control its progression, protect labor rights, as well as eradicate rejection, stigma, and discrimination of people who are actually or supposedly HIV positive.

#### **Article 49:**

The company will give talks on HIV-AIDS to its employees as often as it deems appropriate, to prevent this disease and avoid discrimination in the workplace.

#### **Article 50:**

If the employee is discriminated against in the workplace for being a carrier or alleged carrier of HIV-AIDS, he/she shall file a complaint with his/her immediate supervisor and/or the Human Development and Management Division to coordinate the investigation of the case and, if appropriate, the corresponding sanctions shall be applied.

### **Article 51:**

The company will advise and support the worker who has developed AIDS, in the procedure before the ONP or AFP, to obtain his or her disability pension when applicable.

### **Article 52:**

RIMAC will not require HIV testing, or the disclosure of the test result, at the time of hiring or during the employment relationship.

### **Article 53:**

No employee is obliged to notify RIMAC of any HIV infection or diagnosis, and it is strictly at the employee's discretion to do so. If the employee chooses to voluntarily communicate this situation, RIMAC undertakes to maintain strict confidentiality regarding the employee's medical condition during the term of the employment relationship.

### **Article 54:**

Complaints related to discriminatory acts related to HIV and AIDS will be given priority attention by RIMAC in accordance with established policies.

## **Chapter XI: Safety and Occupational Health**

### **Article 55:**

All workers should know and comply with the safety measures established by RIMAC, sanctioning those who violate or endanger

their life or health, or that of other RIMAC employees, suppliers, and customers.

### **Article 56:**

RIMAC will provide its workers with the means and implements of safety and hygiene necessary for the performance of their work. RIMAC will determine the corresponding criteria for the provision of the aforementioned means and implements.

To achieve these goals, RIMAC will maintain its facilities in optimal conditions of safety and hygiene. Likewise, it will have the necessary sanitary facilities for the use of its workers, in accordance with the provisions of the Occupational Safety and Health Regulations and its complementary norms.

### **Article 57:**

The following are the main common safety rules to be observed by workers during their stay at RIMAC, to avoid accidents and protect the safety of people, equipment, and facilities:

- a) Not to attend work under the influence of alcoholic beverages, drugs, or narcotic substances, nor to ingest them inside RIMAC. Otherwise, the employee will be obliged to undergo the corresponding verification test, both internally and by the competent authority. RIMAC promotes a zero alcohol policy within its facilities, therefore, the presence of alcohol in the employee's blood at any degree or level is a serious offense.

- b) Keep the workplace tidy and clean.
- c) Do not leave waste, not only for hygiene reasons but also to avoid possible accidents.
- d) No smoking on company premises. The use of electronic cigarettes will not be allowed in RIMAC's facilities. It is required to comply with the provisions of Law 29517, its regulations, and amendments.
- e) Do not introduce firearms, explosives, or dangerous elements in general.
- f) Ensure the cleanliness of RIMAC's facilities, and therefore their correct use and conservation are mandatory. It must be reported immediately to the Logistics area in case of any damage.
- g) Turn off lights, and computers and unplug any electronic devices, fans, etc., during employee's absence for a lunch break and at the end of the day, to prevent accidents.
- h) Taking care of the Company's information implies knowing and complying with the provisions of the Internal Information Security Policy.

Infringement of any of these rules shall give rise to the application of the disciplinary measures outlined in these REGULATIONS, according to the seriousness of the offense.

#### **Article 58:**

Workers are obliged to cooperate fully in the event of occupational accidents,

incidents and/or occupational diseases. They shall report to RIMAC any infectious or contagious disease of which they may be aware or suffer, with the exceptions provided for in these REGULATIONS, as well as submit to the corresponding treatment.

#### **Article 59:**

RIMAC, following its policy of looking after the health of its workers, will install and maintain in its main office and branches, first aid kits, provided with the necessary and essential supplies for immediate attention in case of emergency for its workers.

#### **Article 60:**

All work-related accidents, no matter how minor, must be reported to the immediate supervisor and/or the Human Development and Management Division, so that the appropriate measures can be taken, without prejudice to the provisions of the relevant labor and safety regulations.

#### **Article 61:**

Workers must comply with regulatory courses and attend lectures and drills that RIMAC organizes to prepare for emergencies, as well as medical examinations as required.

#### **Article 62:**

As soon as an employee becomes aware of a fire, threat, or any other dangerous or risky situation within RIMAC EPS, he/she must immediately contact his/her immediate supervisor and the

Security area, without prejudice to take the corresponding actions given the circumstances.

Likewise, when an employee notices a breach of the express prohibition of smoking inside the company's facilities (cigarettes or electronic cigarettes), he/she must notify the company's Labor Relations Department.

This communication will be investigated by the Labor Relations area in response to the employee's complaint regarding the actions implemented by the company in accordance with the provisions of DS N° 001-2001-SA.

In cases where RIMAC EPS verifies the reported non-compliance, the corresponding sanction measures will be applied.

### **Article 63:**

In the event of a strong seismic movement, workers should immediately go to the safety zones indicated and established by RIMAC, in an orderly manner, keeping calm and avoiding panic.

## **Chapter XII: Labor Relations and Social Welfare**

### **Article 64:**

The Human Development and Management Division is responsible for handling, processing, and resolving all employee labor matters.

RIMAC, in accordance with the legal provisions in force, will maintain a social assistance service dedicated to promote

support activities for its employees, fostering harmony among personnel within the company.

### **Article 65:**

RIMAC has the power to determine job positions, their names or titles, duties, and responsibilities; as well as to assign and reassign workers to positions or positions for which it considers them suitable and qualified.

Assignments and reassignments of personnel are at the discretion of RIMAC's management.

Each immediate supervisor is the first Head of Human Resources before his employees and has the direct responsibility to preserve harmony in the area of his jurisdiction and to encourage in his personnel the principles and values of RIMAC.

### **Article 66:**

The courses and studies carried out by employees must be adjusted to schedules that do not interrupt the established working day. Only in exceptional cases, RIMAC may allow the employee to carry out studies during the working day.

If the employee fails the courses that are paid for by RIMAC, he/she must reimburse the totality of the expenses incurred by RIMAC.

### **Article 67:**

RIMAC will keep an updated record of the various items related to the employee's work activity, including merits and penalties.

In the case of an internal record, the handling of the employee's personnel file will be classified and confidential, and RIMAC will be able to assert its right to do so if it deems it convenient.

#### **Article 68:**

Workers may be designated by RIMAC to temporarily replace other workers in the event of the latter's absence and in circumstances that, in the organization's judgment, justify it.

#### **Article 69:**

Workers shall carry out their work respecting the verbal and/or written instructions received by their superior and shall necessarily consult with the latter in case of doubts in their application. Otherwise, this could constitute resistance to work orders.

#### **Article 70:**

RIMAC shall provide the necessary tools for the fulfillment of the work obligations, which shall not be removed from the offices and/or different premises and facilities of RIMAC unless authorized to do so.

#### **Article 71:**

The corporate name "RIMAC SEGUROS Y REASEGUROS S.A.", the commercial name, its domicile, as well as the address of its offices, premises, etc., shall not be used personally for any reason whatsoever, nor shall articles referring to its operation or in general to any aspect related to it be published without the express authorization

of RIMAC in each case.

#### **Article 72:**

RIMAC may transfer an employee to different provinces, locations, positions, or shifts when it deems it necessary for its efficient operation in accordance with current legislation and with the provisions of these REGULATIONS.

#### **Article 73:**

Workers are responsible for the materials and equipment, tools, and, in general, all work implements provided by RIMAC. In this regard, if any RIMAC property or object is lost, broken, damaged or in any way rendered unusable, the employee must immediately inform his/her supervisor so that he/she can take the appropriate measures. If it is determined that the employee acted negligently, he/she shall be obliged to pay the value of the property.

#### **Article 74:**

RIMAC is the sole owner of the e-mail accounts that it allocates for the use of its employees as part of their work tools. Any communication sent through this channel must be related to the work that the employee is required to perform according to his or her duties at RIMAC.

In this regard, the use of electronic mail for any purpose other than work-related is prohibited, and consequently, the employee who misuses this medium shall be personally liable for the content of the information or documentation sent in contravention of the provisions of this article.

Employees expressly authorize and permit RIMAC to review their e-mail accounts to verify compliance with the e-mail usage rules outlined in RIMAC's policies.

#### **Article 75:**

Every RIMAC employee is assigned a user name and password to access the systems and/or e-mail. The use of this information is personal and non-transferable, and each employee is responsible for its care and correct use.

#### **Article 76:**

Employees must observe good conduct and comply with the rules of morality and good customs, to contribute to the harmonious and normal development of the work within RIMAC.

Employees are obliged to work in good faith, performing their work correctly. Any event that in any way affects RIMAC's interests will entitle RIMAC to proceed in accordance with the legal provisions in force. All employees are obliged to inform their immediate supervisor of any such event of which they become aware.

Likewise, employees are obliged to inform their superiors of any incident that endangers RIMAC's employees, premises, services, and assets, under their responsibility.

#### **Article 77:**

Personnel must show respect and consideration for all members of RIMAC, customers, and suppliers and comply immediately with the orders given by their superiors.

#### **Article 78:**

During the workday, personnel are obliged to remain at their work station and dedicate the entirety of their working hours to the attention and performance of the tasks entrusted to them; therefore, they are prohibited from engaging in activities outside their normal work, non-work, recreational or sporting activities during working hours or activities of a commercial, business or similar nature within RIMAC.

Except for those activities expressly encouraged by RIMAC.

#### **Article 79:**

For RIMAC's security, it may organize in its different premises the control and surveillance systems it deems convenient, and workers are obliged to respect the personnel specially assigned by RIMAC for such purposes and to comply with the procedures for such control and surveillance.

#### **Article 80:**

RIMAC has a Leadership and Development area, which has as its strategic objective:

The achievement of an organizational culture based on shared values, strong leadership and high levels of commitment which has the following strategies:

- a) Managing leadership.
- b) Management of wellness and personal development of employees.
- c) Other work related to its functions.

#### Article 81:

The company may reward its personnel for their performance, commitment, and contribution to achieving institutional objectives. This compensation may be economic when the company so provides and provided it is for reasons of productivity, efficiency, and capacity; or social recognition when it is for outstanding actions linked to the values of the organizational culture.

### Chapter XIII: Disciplinary measures

#### Article 82:

Integrity, commitment, excellence, and dedication to service are the values that govern the guidelines for the conduct of RIMAC employees. RIMAC employees assume the commitment and obligation to act in accordance with these values and recognize RIMAC's authority to sanction any behavior that may affect these values.

The rule that guides RIMAC in its relations with its personnel means that it tries to allow the employee to correct his or her faults, except in the case of

serious violations of these REGULATIONS or of the labor laws that justify the termination of the labor relationship between RIMAC and the employee.

To maintain order and discipline in the workplace and to avoid, as far as possible, damages and harm resulting from non-observance of the legal and regulatory norms, if an employee commits an act that is contrary to the provisions of these Internal Regulations, the Code of Conduct, internal policies, legal norms, work contracts or collective bargaining agreements, the disciplinary measures indicated in these REGULATIONS shall be applied, for which RIMAC shall use the disciplinary management criteria it establishes.

In the case of the commission of the same misconduct by several employees, RIMAC may impose different sanctions, depending on the background of each of them and the existing circumstances.

#### Article 83:

Sanctions will be applied after carrying out a procedure that guarantees the full exercise of the employee's right of defense and dignity, taking into account the seriousness of the misconduct, the employee's previous record or conduct, the effect on RIMAC's interests, image or labor relations and/or the specific conditions or circumstances, among others. The disciplinary measures that RIMAC may apply to workers involved in misconduct are as follows:

- a) Verbal reprimand
- b) Written reprimand

- c) Suspension without pay
- d) Dismissal

#### Article 84:

Employees are prohibited from performing, in general, acts that imply non-compliance, carelessness, or omission of their obligations or that violate the provisions and policies of RIMAC, as well as the dignity and integrity of their coworkers, customers, and any other person providing services in RIMAC's facilities. Likewise, they are prohibited from performing the following acts:

- a) Provoke or conduct religious, political, or any other type of meeting or demonstration on RIMAC's premises.
- b) Damaging the walls, floors, facilities, vehicles, machinery, and equipment of RIMAC, writing, painting, and/or pasting brochures, programs, notices, advertisements, papers, or others that are detrimental to RIMAC's good appearance.
- c) Organizing, promoting, or conducting raffles, bingos, circulating lists of subscriptions, adhesions, and/or collecting signatures unless expressly authorized by a competent officer of RIMAC. Likewise, it is forbidden to distribute, without proper authorization, literature, writings, and printed matter of any kind within RIMAC's premises.
- d) Using RIMAC equipment and/or materials for private purposes, either on or off duty.
- e) Using e-mail accounts assigned by RIMAC for purposes other than work. E-mail is for strictly work-related use and is therefore supervised; if the employee uses it for purposes other than work-related, acknowledges and accepts that persons designated by RIMAC may have access to the content of messages sent and received.
- f) Visiting electronic addresses through the Internet that are not necessary for the proper performance of their work activities.
- g) Entering RIMAC's premises outside their respective work shift, except with the authorization from the competent officer granted for very special reasons.
- h) Entering RIMAC facilities other than their respective work areas, except when it is due to work-related matters and they have written authorization.
- i) Selling or renting any item on RIMAC premises and/or bringing drugs, alcoholic beverages, weapons, or explosives onto RIMAC premises.
- j) To remove from RIMAC any goods and/or articles that are the property or use of RIMAC.
- k) Intentionally slowing down the pace of work, regardless of the purpose pursued, as well as suspending or promoting untimely suspensions of work or encouraging its declaration or continuation. Such serious misconduct shall be subject to the penalties set forth in the legal provisions.

- l) Promoting or intervening in arguments or fights within RIMAC or at events and/or activities organized by RIMAC, as well as in hand games, throwing objects, and any type of jokes that distract the employee's attention and/or could lead to an accident.
- m) Threatening, insulting, or assaulting in any way their superiors or co-workers, inside or outside RIMAC.
- n) Circulate or distribute newspapers, pamphlets, books, flyers, or any kind of documents not related to work.
- o) To make any kind of propaganda.
- p) Circulate subscription lists and other forms of collection or signature-gathering within RIMAC's working hours.
- q) Carry out directly or through third parties any discriminatory action based on race, creed, ethnicity, gender, HIV, age, sexual orientation, etc., or any other action that affects, regardless of the extent, the dignity of persons.
- r) Entering or remaining in the workplace under the influence of alcoholic beverages or prohibited drugs or leaving the workplace having consumed alcohol. RIMAC is empowered to arrange for the respective medical examination, in case of refusal by the employee, a state of drunkenness will be presumed.
- s) Attending the office in violation of RIMAC's dress code policy in force and duly communicated by RIMAC.
- t) Any act that is detrimental to RIMAC's financial assets or image.
- u) Taking advantage of his/her status as a RIMAC employee to make, in his/her name or the name of third parties, monetary loans and/or any other means of payment to other RIMAC employees, customers, or suppliers of RIMAC.
- v) Any other conduct that could affect the normal development of daily work.

## **Chapter XIV: Termination of the employment relationship**

### **Article 85:**

These are causes for the termination of the employment relationship:

- a) The death of the employee.
- b) The voluntary resignation of the employee.
- c) The expiration of the term in contracts entered into under the fixed-term modality.
- d) Mutual dissent between the employee and RIMAC.
- e) Absolute permanent disability.
- f) Retirement.
- g) Dismissal, in the cases and in the manner permitted by law, in which case

The legal regulations and RIMAC's policies must be followed.

- h) Collective dismissal for objective cause, in the cases and the manner permitted by law.
- i) Any other cause established by law.



## ■ SPECIAL PROVISIONS

**FIRST** - RIMAC does not guarantee any employee for any obligations that he/she may incur in his/her personal capacity, nor is it responsible for any actions outside the employment relationship.

**SECOND** - RIMAC may establish such other administrative provisions as it deems necessary, and shall establish all that is required for the efficient functioning and operation of RIMAC, in accordance with its powers of management, administration, control, and discipline. The regular aspects of these REGULATIONS shall not be considered restrictive, since the general norms established do not constitute a tacit waiver of all that which, in fact, or by law, corresponds to the employer's authority.

## ■ FINAL PROVISIONS

**FIRST** - In all cases not expressly provided for in these INTERNAL REGULATIONS and the labor provisions in force, the internal provisions issued by the organization shall be applied as appropriate. If in a specific case there is any doubt as to their application or interpretation, the employee shall not act; in any case, the employee may consult with his or her immediate supervisor before acting.

**SECOND** - RIMAC reserves the right to issue such administrative rules and supplementary provisions as it deems appropriate for the correct application of the text and spirit of these Internal Regulations.

**THIRD** - As of the effective date of these Internal Labor Regulations, any internal rules or provisions that oppose them shall be null and void.

All workers, regardless of the place where they are located or the type of employment they are hired for, must be fully aware of the contents of these REGULATIONS, and undertake to comply with them without reservation or limitation, within the framework of the labor standards in force; consequently, no partial or total ignorance may be invoked to justify non-observance or non-compliance, since its standards are mandatory.

**FOURTH** - RIMAC shall have the right to amend or add any article of these REGULATIONS in the future, in accordance with its internal policies, with due notice to the Labor Administration Authority.

If at any time RIMAC renounces to exercise any of its powers in the face of a specific event or ceases to exercise a specific right contemplated in the legal norms in force or in these REGULATIONS, such conduct shall not be considered as a permanent waiver to assert the same right or any other right contemplated in the aforementioned norms or in these Internal Regulations.

**FIFTH** - These Internal Labor Regulations shall become effective upon presentation to the Labor Administrative Authority.

**RIMAC**  
*Seguros*