



# Cerved Group S.p.A.

## Occupational Health and Safety Policy

Number of revisions	Revision Date	Notes
001	14.12.2022	First issue and approval of the Board of Directors

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## The company

The corporate purpose and key mission of the Cerved Group (hereinafter also "Cerved" or "Group") is to help the national economy protect itself from risk and grow sustainably, by putting data, technologies and talent at the service of people, businesses, banks and institutions.

The Group's offering covers three distinct business areas:

- Risk Intelligence, i.e. the assessment of the economic-financial profile, of the reliability of business relationships, also offering a concrete approach to the protection of any type of risk. With Cerved Rating Agency, the credit risk and sustainability (ESG) of companies are rated through assessments and ratings;
- Marketing Intelligence, i.e. support to companies, banks and financial institutions in planning and implementing smarter and more effective commercial and marketing strategies to achieve business objectives;
- Credit Management, i.e. the valuation and management of loan portfolios, both on the primary and secondary market.

As regards its operating activities, the Group is located nationwide, with its headquarters in San Donato Milanese and some operating offices also abroad (Switzerland, Greece and Romania). For the Group, sustainability is an essential driver of business activities and a cornerstone of its identity: this cannot preclude the continuous protection of the health and safety of its employees and of all workers who carry out activities on behalf of the Group.

## Principles of reference

This Policy confirms the contents of the Code of Ethics regarding the protection of Occupational Health and Safety and in the special part of the Organisation, Management and Control Model pursuant to Legislative Decree 231/2001 on "Prevention of the crimes of manslaughter and serious personal injury or grievous bodily harm", committed in violation of the regulations on accident prevention and on the protection of hygiene and health in the workplace and the prevention of environmental offences", and specifies their reference principles, concrete commitments and management methods.

Furthermore, in compliance with the current relevant regulations, Cerved's management of its worker health and safety risks is guided by principles issued by national and international reference organisations, such as:

- Principles of the United Nations Global Compact, signed by the Group in 2018;
- the objectives of the United Nations Agenda 2030 for sustainable development (Sustainable Development Goals - SDGs), with a special focus on SDG 8 "Employment, decent work for all and social protection";
- principles expressed by the UNI ISO 45001: 2018 standard on which its Occupational Health and Safety Management System is based.

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## Reference objectives and actions

In order to pursue the declared aims, Cerved applies, keeps updated and continuously improves an Occupational Health and Safety Management System. This System is considered a fundamental tool for keeping all hazardous situations connected to company activities under control and therefore assessing and mitigating the related risks for workers. To this end, Cerved always maintains a close relationship with all interested parties, including contractors and competent Authorities.

The Top Management undertakes to guarantee:

- the elimination of dangers and the systematic elimination / mitigation of risks (understood as a synthesis of probability of occurrence and seriousness of the effects) or, in any case, their reduction to a reasonably achievable minimum level based on the knowledge and technologies available;
- safe and healthy working conditions for the prevention of work-related injuries and illnesses;
- the constant decrease in hazardous events (accidents and near misses) by maximising prevention activities;
- the reduction and control of occupational illnesses related to company activities;
- the provision of the most suitable Personal Protective Equipment (PPE) for the protection of the risks assessed;
- periodic and systematic information, training, education and awareness-raising activities for all workers and cooperation and coordination activities with suppliers and contractors;
- the continuous activities of involvement (consultation and participation) of its workers, of the representatives of the workers and of the interested parties in the management and improvement of its Management System;
- the installation and operation of plants, structures and the management of materials in a manner compatible with the protection of the health and safety of all workers;
- that all companies involved in the activities of the Group, for any reason or purpose, adopt behavioural rules and working procedures consistent with the contents of this Policy and the Company's Code of Ethics;
- adequate surveillance actions, in order to check compliance with the law, the Code of Ethics and the requirements of the Management System, by workers and all parties involved in the company production cycle, also through periodic audits conducted for said purpose;
- continuous improvement of the OHS system.

Also on the basis of the above and in compliance with the stated principles regarding Occupational Health and Safety, Top Management periodically defines continuous improvement objectives, the application of which may proportionally involve both the workers of the Group and the interested parties.

## Disclosure and updating

This Policy must be considered as a fundamental document to be respected at all times of the company's life by all personnel and by Top Management, but also by contractors and third-party companies that work in the name and on behalf of the Group.

To this end, Top Management undertakes to disseminate and disclose the Policy both within the Group and to the outside world and to the parties concerned.

At least once a year, preferably to coincide with the Management Review, the Policy will be reviewed and, if necessary, amended and supplemented based on changes in the business context and the business activities, as well as changes in legislation and regulations on Occupational Health and Safety.