

## Code of Ethics and Conduct

### **Purpose of the Code of Ethics and Conduct**

The objective of this code is to regulate the behavior of employees and in the applicable within the different stakeholders that make up the company, through compliance with the values and operating standards established in the code.

### **Scope**

The code is mandatory for all directors, employees, representatives and collaborators of Qualitas regardless of their activity or geographic location. Every person who begins to work at Qualitas must sign in agreement that they understand and agree to comply with the Code of Ethics.

### **Mission**

Protect the assets and physical integrity of the owners of insured motor vehicles, as well as their liability to third parties, through a quality service that complies with the agreed insurance contract and fully meets the expectations of our customers.

### **Vision of Qualitas in the future**

Preserve our leadership in the auto insurance market, fully achieving our mission.

Remain at the forefront of innovation and technology in all aspects of our operation.

Being able to fully comply with its sustainability commitments and strict adhere to ethics, with the groups that compromise it: policyholders, employees, agents, investors, suppliers, and the community.

Continue our internationalization process, taking advantage of our methodology, synergy and competitive advantages.

Collaborate in the dissemination of the insurance culture in our country, and in the solution of the growing complexity of prevention and road mobility, as part of its social responsibility.

### **Identity**

Ethical, efficient, financially sound company, that is genuinely committed to its social responsibility.

Leader in the automotive insurance market, innovative, with cutting-edge methodologies, offering an excellent quality service at competitive prices, becoming the best option for the insured.



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## **Values that make up the Qualitas culture**

### **Honesty**

Honesty implies expressing oneself with sincerity and behaving in accordance with truth, integrity and the rest of the values established in the culture of Qualitas.

### **Equity**

Systematically recognize the efforts, achievements and loyalty of the members of the company.

### **Responsibility**

Comply in a timely manner with the commitments assumed.

### **Transparency**

Provide the truthful and timely information required for an efficient relationship with each stakeholder group.

### **Respect for the dignity of people**

Recognize, accept, and value the individual rights and qualities of the people who make up the company, considering them valuable and worthy of being treated with respect. All types of discrimination based on gender, ethnic origin, religion, age, social class, physical appearance, sexual preference, marital status, or other similar are not acceptable and will be rejected.

### **Cordiality**

We believe that, in a company dedicated to providing services, it is essential to have an attitude of kindness, courtesy, and joy, in the daily relationships of all those who are part of the company.

### **Solidarity**

Qualitas accepts its responsibility with all the groups of people that make it up, establishing commitments with each of them and fully complying with them.

### **Loyalty and personal dedication**

It must be the result of the practice and daily experience of the values listed above, causing the dedication, commitment, and sense of belonging of the employees to the company.

## **Operating standards that govern our business practice**

Service attitude of excellence to our customers.

Full compliance with the commitments agreed with customers, suppliers and third parties, to achieve relationships of trust, loyalty and mutual respect.

Continuous improvement of operational quality and technological innovation in search of excellence.

Full exercise of honesty, operational excellence and compliance with what was agreed in the services provided to our clients.

Provide our clients with clear and complete information so that they know the services they have contracted, as well as the risks that are not covered.

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Consider our staff as a determining element for the development and success of the company, through their training, equitable and education in values, avoiding any act of discrimination against collaborators, including those who have been carriers of the SARS-CoV2 virus (COVID-19) or those who have been close to relatives and/or acquaintances, positive for the virus.

Respect for the dignity of people, gender equity, their beliefs and political affiliation.

Promote teamwork, share experiences and knowledge with co-workers.

Efficient use of resources, and expenses of the company, with social emphasis on the loss, damage and destruction of assets.

Confidentiality of the information and documentation obtained by the employee in their development of their work, both internally and from third parties.

It is strictly prohibited to make decisions or carry out actions that may lead to conflicts of interest. It is considered a conflict of interest the fact that any member of the company, in the exercise of their functions, makes decisions or carries out actions for personal benefit, of their spouse and their relatives by consanguinity in a straight ascending or descending line up to the fourth degree, or a third party, to the possible detriment of the productivity and assets of Qualitas.

Qualitas employees and collaborators, as well as their spouse and relatives by blood in the ascending or descending line up to fourth degree, may not receive gifts, services, discounts, trips or entertainment from suppliers or people related to the company, if the amount exceeds a value of \$500 (five hundred pesos) per year.

In the event that a Qualitas official or employee is presented with a situation of possible conflict of interest, in their personal or professional relationships or activities in the company, the person involved must inform the Ethics Committee.

All employees and people who make up the interest groups of Qualitas undertake and are responsible for reporting operations that represent possible money laundering, lack of probity or any other illegal act or activity to the Ethics Committee.

Long-term vision in decision-making that guarantees our development and performance.

Provide the company's shareholders with transparent, timely, reliable and equitable information.

Facilitate communication to find out how customers perceive the quality of our services and pay attention to their comments or complaints. Likewise, and with the same purpose, to facilitate the communication of employees, agents, suppliers and other interest groups.

Carry out bids to suppliers in conditions of equality, transparency and fairness.

Compliance with legal and regulatory provisions.



Promote care for the environment.

### **Ethics Committee**

The directors of the company must be an impeccable example of compliance with this code and constantly disseminate it.

Whenever situations arise that are not foreseen in this code, they must be resolved in accordance with the spirit or our values and operating standards.

Any collaborator who carries out business practices in terms other than those established in this code will be subject to disciplinary measures that may extend to the termination of the employment relationship and/or legal action.

The Ethics Committee will report to the Board of Directors when it deems it appropriate, regarding compliance with this code and measures adopted.

The Ethics Committee will establish confidential mechanisms to facilitate the reporting of facts that violate this code.

It is the responsibility of all those bound by this code to inform the Ethics Committee of any violation of this code.

The Ethics Committee will be appointed by the Board of Directors.

The Audit Subdirector will include compliance with this code in its reviews in the different areas of the company.

### **Means of complaint**

Failure to comply with the behaviors that are marked will be subject to reprimands, which will be included in your personal file, and could even lead to separation from the company.

- Web Form: [www.resguarda.com/qualitas](http://www.resguarda.com/qualitas)
- Telephone line: 800-123-3312
- Email: [g-transparencia@resguarda.com](mailto:g-transparencia@resguarda.com)