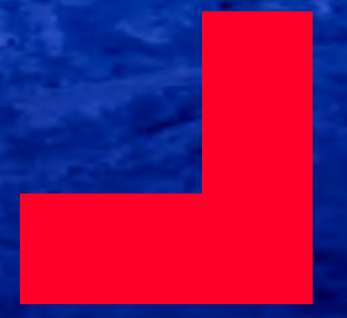




# Sustainability starts with CARE

IMPACT REPORT 2024-2025



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# Chief Executive Officer Editorial

## Sustainability starts with CARE

At Europ Assistance, we were born from a clear idea: caring for people in distress.

An idea that grew with us... and made us grow in return.

From the very beginning, assistance was designed as a coordinated response to critical situations. CARE is not only a word, it means something for our employees who embody every single day our CARE values: Caring, Available, Reliable, and Easy to work with. These principles guide our actions, inspire our projects, and drive our commitment to excellence in service.

This shared vision also drives personal initiatives across the company to build a more sustainable and inclusive assistance and insurance model.

We are moving forward on our ESG journey, continuing our learning curve to align with the highest standards. True to our DNA as a pioneering people-first company, we act with focus and impact.

As a leader in our sector, we have a responsibility to make a difference and contribute to setting sustainability standards. We accelerate by shaping our existing practices and by co-constructing with our entire ecosystem – from our partners and end-customers to the providers we mobilize, and more importantly, internally, from our own people. In this ecosystem, true progress depends on our ability to bring all stakeholders along with us. We innovate and make things move to anticipate the expectations of our business partners and end-customers, who drive us to go further and faster.

Our ESG commitment rests on three key dimensions:

**Environment** – we are shaping our environmental journey by focusing on areas where our actions can have real impact. Working closely with our partners and providers, we are evolving our practices to better support our clients as they navigate the growing challenges brought by climate change. When operational optimization happens, safety remains our top priority.

**Social** – at the historic heart of our mission is our commitment to CARE, which guides the way we operate and interact with all our stakeholders. This is a structural part of our strategy, reinforced by initiatives and programs across the company that foster a more inclusive and responsible way of doing business.

**Governance** – we are committed to upholding international standards while cultivating a governance model built on trust and autonomy. We encourage everyone to act, innovate, and experiment within a transparent and ethical framework that reflects our values.

To create long-term sustainable value, we aim to embed our ESG commitment across four key roles: responsible insurer and assistance partner, responsible employer, responsible investor, and responsible corporate citizen.

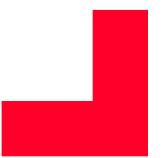
Our ESG journey is an opportunity and a collective movement. It adapts, evolves, and always follows the same guiding principle: making CARE our way of being in the world.



**Antoine Parisi**

Chief Executive Officer  
Europ Assistance Group

“At Europ Assistance, our business serves a noble purpose: to provide relief to people in stressful and difficult situations. We prove every day to our customers that we are the most reliable CARE company in the world. For us, growing sustainably means being profitable and, most importantly, being a responsible and inclusive company, and a caring employer. We want to take pride in helping build a sustainable world, supporting social and societal causes, and demonstrating ethical and responsible behaviors towards all our stakeholders.”



## Europ Assistance at a glance

Europ Assistance is a global leader in travel insurance and assistance through a B2C, B2B and B2B2C business model across 5 continents. As part of the Generali Group, one of the world's leading insurers, Europ Assistance provides a range of insurance products and assistance services globally.

Founded in 1963, Europ Assistance is the pioneer of the assistance service concept, with a presence in over **200 countries** thanks to its assistance centres and with an extensive network of approved partners.

### Our mission

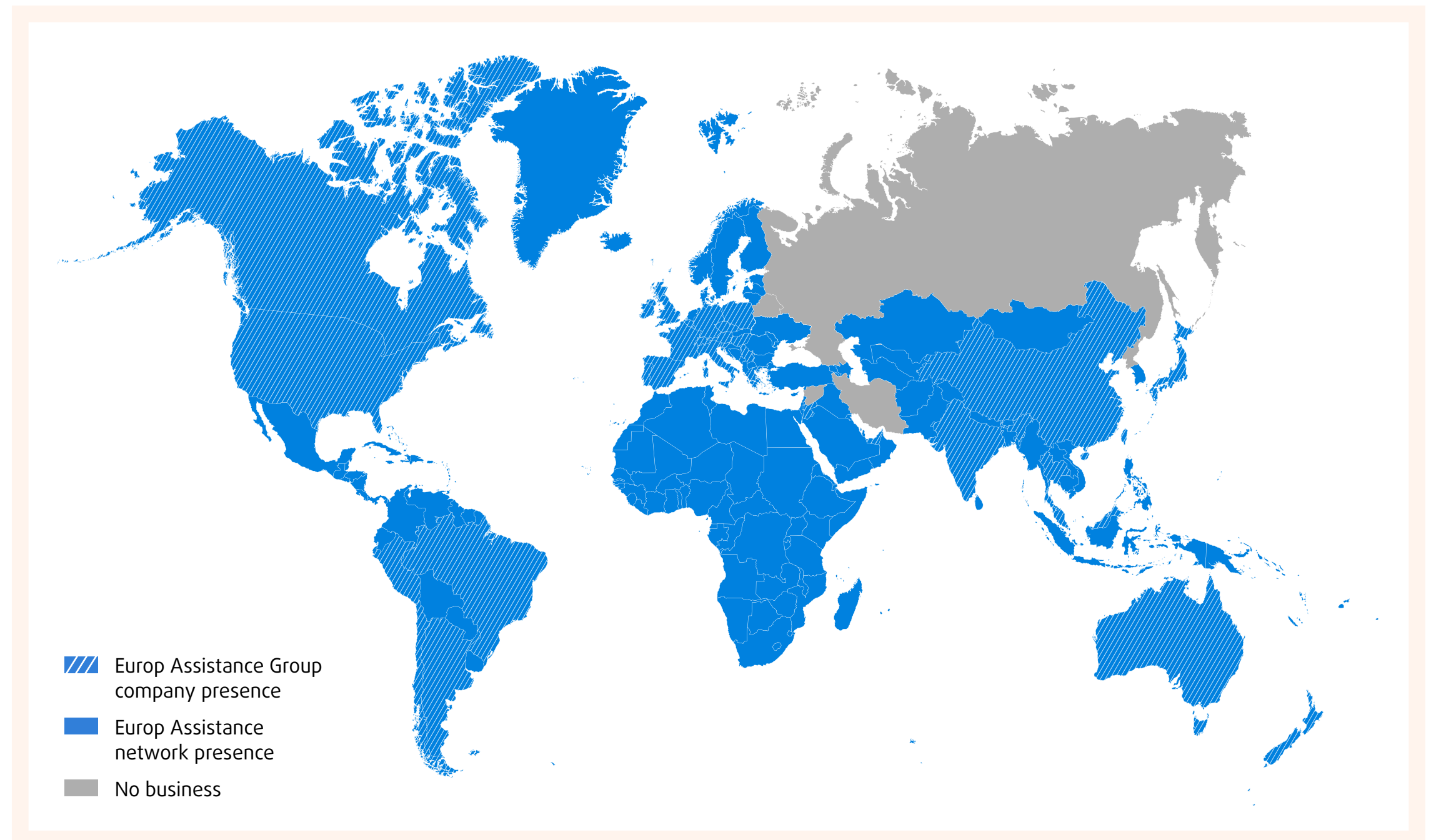
is to bring people from distress to relief, anytime, anywhere.

Europ Assistance supports customers through a range of services: **travel insurance & medical assistance, roadside & mobility assistance, home & living, health, Senior care and concierge services.**

### Our vision

shared with our **12,000 employees** is to prove every day that we are the most reliable CARE company in the world.

Europ Assistance has been providing best in class assistance services for more than 60 years. Our unified global structure leads to a single technical solution that supports customers across all markets.



Visit the website: [www.europ-assistance.com](http://www.europ-assistance.com)

**1963**  
year of foundation

**1<sup>ST</sup>**  
Assistance partner in history

**40 M**  
calls received every year

**€ 3.7 B**  
in consolidated revenue (+9% vs 2023)

**1**  
intervention every 3 seconds

**12,000+**  
employees worldwide

**200+**  
countries and territories covered


# Europ Assistance: 6 Business Lines

Operational excellence: capacity planning, quality control, KPIs

Scaling & globalization: from local legacy to integrated models


Human and Digital: AI support, people-powered resolution

## Travel



Europ Assistance supports travelers around the world, providing peace of mind and exceptional care for both people and their belongings. We handle situations ranging from flight cancellations and baggage loss to medical emergencies requiring immediate evacuation.

- ▶ **200+** countries and territories covered
- ▶ **12M+** interventions/year



[Click to access](#)

## Mobility



With services ranging from emergency assistance to routine auto care, Europ Assistance can deliver effective responses to all motoring and mobility issues, both at home and abroad. A core activity since the early days of Europ Assistance, thanks to our mobility partners.

- ▶ **12,000** providers
- ▶ **+40%** repair on spot rate in most markets



[Click to access](#)

## Home & living



Europ Assistance works to uphold the safety and serenity of homes, with assistance for everyday life. Whichever home emergencies, appliance breakdowns, pest problems, environmental concerns, qualified and specialized professionals from local services are readily available to assist our clients.

- ▶ **High local** responsiveness
- ▶ **Digital dispatch** & predictive maintenance



[Click to access](#)

## Health



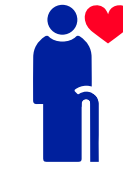
The importance of health, both physical and mental, has never been clearer for Europ Assistance. Whatever the need, we offer a variety of solutions to meet our clients' needs, from everyday medical care to more complex situations like accidents or chronic illness.

- ▶ **24/7** access to a medical doctor via phone, chat, video




[Click to access](#)

## Senior care




Senior care is where assistance meets long-term social impact. Smart solutions to help seniors live longer, safer, and healthier at home, bringing peace of mind to the senior and their family and caregivers.

- ▶ **24/7** emergency response services in case of fall or other situation of distress
- ▶ **19M** people covered by 2025




[Click to access](#)

## Concierge



A premium, human-centred service delivering excellence carried by a unique concierge program. More than 100 lifestyle advisors act as personal assistants to perfectly fit all needs, expectations and wishes 24/7: from day-to-day services which make easier the daily life (baby-sitting, taxi, shopping...) to unique and exclusive tailor-made experiences (holidays, fine dining, cultural events...).

- ▶ **Premium B2B2C** offers
- ▶ **Lifestyle concierges, experts,** available for any type of request, 24/7



[Click to access](#)

# Our business model

## Our RESOURCES for our Care services

### PEOPLE AND EXPERTISE

A global workforce of **12,000 employees** across **39 countries & territories** with specialized teams in our business lines and experts in **all support and technical functions**.

### INFRASTRUCTURE & TECHNOLOGY

**24/7 platforms accessible** via phone and **digital solutions** for service delivery.

**Highly secured cloud-based systems** for **real-time assistance**, data-driven decision making and scalable operations.

### PROVIDER NETWORKS

**Vetted global and local network** of service providers selected based on quality, availability, and costs.

**ESG criteria** are being integrated through support and engagement by our network teams.

## Our ACTIVITIES



## Our VALUE Proposition

### For our EMPLOYEES

#### WE ARE COMMITTED TO

- providing **purpose-driven work**,
- fostering **professional development**,
- ensuring an **inclusive environment**,
- recognizing skills to support the **growth and satisfaction** of our employees.

### For our CUSTOMERS

#### WE DELIVER

**service excellence** through rapid and reliable assistance and claims management solutions, offering access to personalized support services tailored to their needs.

### For our BUSINESS PARTNERS

#### WE DRIVE

**quality of service** and enhance brand loyalty among their customers, while delivering cost efficiency, innovation, and differentiation in our partnerships.

### For our PROVIDERS

#### WE BUILD

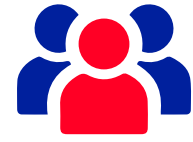
**long-term partnerships** based on trust, respect, and continuous improvement of quality as well as operational and financial performance.

### For SOCIETY & COMMUNITIES

#### WE CREATE

**a positive impact** through social cause initiatives and active engagement with local communities.

# Our stakeholders



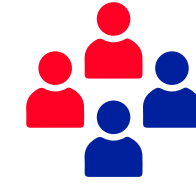
## Employees



## Business Partners & Customers



## Providers



## Society & Communities



## Future Generations

### Engagement Approach How we interact

- Foster wellbeing, inclusion, continuous learning, and career growth
- Strengthen engagement through open communication, internal events, and regular feedback
- Support and participate in sustainability initiatives

- Deliver excellence service, integrate sustainability into offerings, build trust and transparency
- Ensure customer satisfaction & NPS reporting
- Share sustainability roadmap

- Ensure provider compliance with quality, cost-efficiency, and sustainability standards
- Conduct regular assessments and audits to monitor performance and ethical practices
- Promote long-term partnerships based on transparency, innovation, and shared values

- Create long-lasting value through local partnerships and sponsorships
- Drive measurable social impact via volunteering and community programs

- Promote livable, equitable conditions by addressing both climate and social impacts
- Achieve Net-Zero emissions by 2050 through long-term sustainability planning

### Frequency Periodicity

- Twice a year for local / regional Town Halls
- Monthly meeting with employee representatives
- Regular newsletters & Intranet
- Annual global survey

- Quarterly and annual business reviews
- Dedicated client events
- Newsletters to direct customers

- Quarterly business reviews
- Tenders / Consultations
- Dedicated providers' events
- Industry trade fairs

- Regular project steering committees
- Dedicated events
- Promotion through our digital media

- Active internship and youth mentorship programs
- Talent management program

## Our ESG Governance

**Europ Assistance has a dedicated ESG function and governance to respond to the challenges of sustainable development.**

Since 2022, Europ Assistance has fully integrated ESG governance with Generali Group’s sustainability policy, shifting from ad hoc initiatives to an embedded, business-wide approach that defines targets, drives actions, and measures progress across the Group.

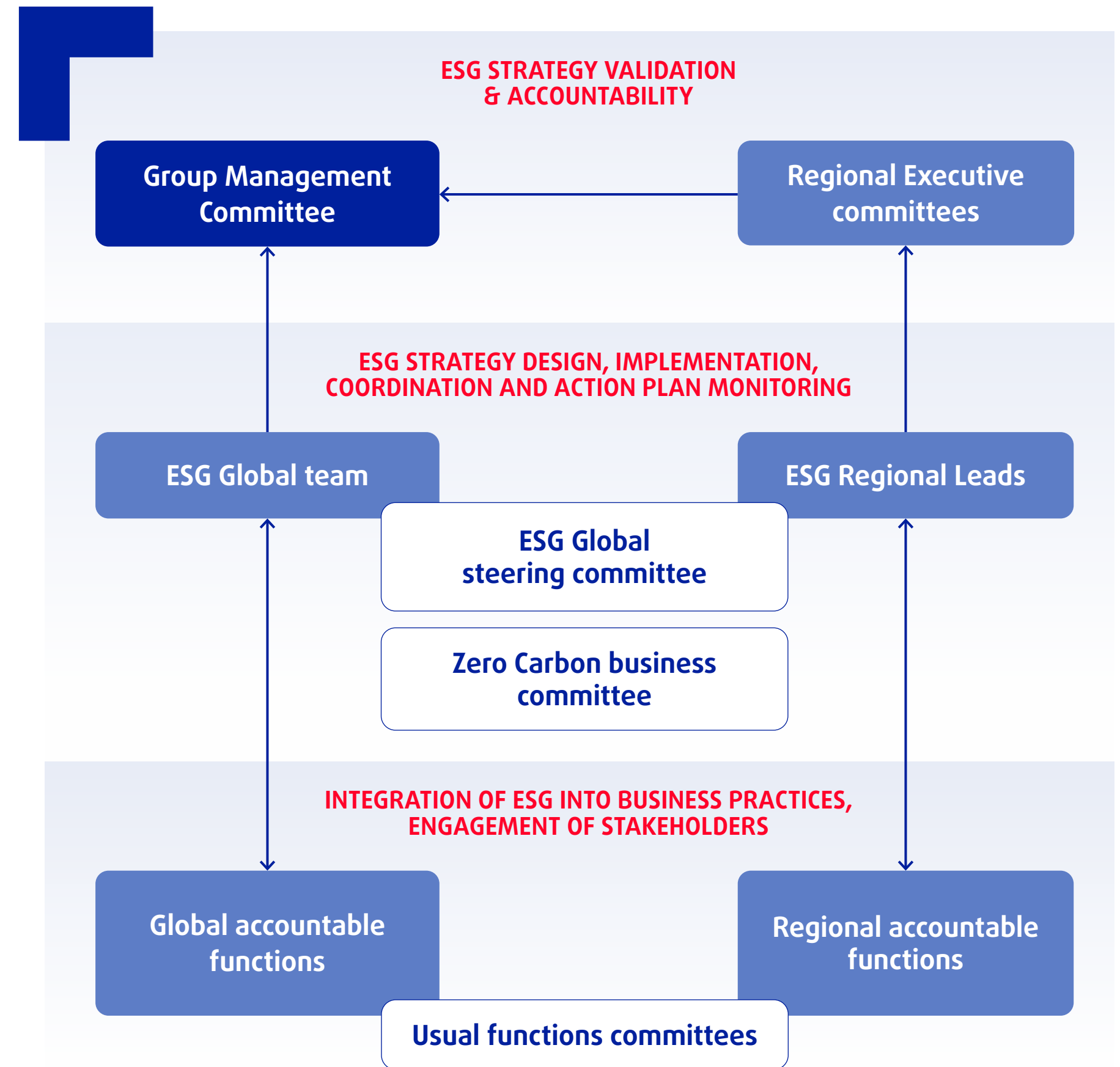
This integrated approach reinforces Europ Assistance’s positioning into 4 key roles, aligned with Generali sustainability strategy: **Responsible insurer and assistance partner, Responsible employer, Corporate citizen and Responsible investor.**

The Group Management Committee (GMC) holds an overall accountability for sustainability strategy, which is managed through a dedicated ESG function and team. To enhance cross-functional governance, a Global ESG Steering Committee was established in early 2023. Consisting of regional Sustainability Leads, the committee meets monthly to guide the sustainability roadmap, integrate material ESG priorities into strategy, and monitor progress through KPIs and quarterly dashboard reviews.

Within each region, Sustainability Leads are responsible for cascading ESG priorities to business teams and governance functions and coordinating with Human Resources teams on all aspects of the social dimension, both internal (e.g., employee engagement, diversity and inclusion) and external (e.g., community impact, stakeholder relations).

While these responsibilities are shared across functions, they are essential for embedding the ESG framework locally, shaping relevant programs, and managing associated sustainability risks.

In our governance framework, key ESG success factors, such as upskilling / reskilling, and employee engagement, are part of the variable remuneration criteria for our managers, ensuring alignment between leadership incentives and our sustainability goals.



## Our ESG Governance

### ENGAGING OUR PEOPLE: A SHARED JOURNEY OF TRUST AND IMPACT

The engagement of our people is central to the success of Europ Assistance's ESG strategy. Beyond operational involvement, we regularly assess how employees perceive and support the company's sustainability commitments. This is measured through our annual engagement survey across the Group, which includes dedicated questions on ESG.

**In 2024, the survey recorded a score of 66/100 for ESG questions,** reflecting a good foundation of belief in our actions and direction. This result serves as a baseline from which we aim to continuously improve, reinforcing trust, transparency, and shared purpose across the organization.

All entities within the Group are now covered by **ECOVADIS** assessments, marking a key milestone in our ESG journey. The upward trend in our ratings reflects the progress made across the organization:

**2025**  
**61/100**  
(+3 pts vs. 2024)



## Defining what ESG priorities count most: for us and beyond

The **Double Materiality Assessment** is the process through which a company identifies material sustainability matters, taking into consideration both the impact (positive and negative) and the financial perspective (risk and opportunity), i.e. those topics that affect the company's business and/or the impact that company's activities have on society and the environment.

From late 2023, Europ Assistance was actively involved in Generali Group's Double Materiality Assessment as an internal stakeholder. The Group's Double Materiality Assessment\*, in compliance with CSRD requirements, served as key input for the new strategy Lifetime Partner 27: Driving Excellence, allowing the identification of **3 strategic priorities for the Group: climate change, demographic changes and workforce transformation**. The link between the Double Materiality Assessment and the strategy definition process allows to orient its medium-term sustainability targets to better manage the impacts associated with its business model, manage the risks and pursue the opportunities identified.

In performing our materiality assessment, we considered our business model, identifying two value chain segments, based on those of Generali: insurance & assistance (our B-partners, our customers and our providers), and our own operations (our people, processes and tools).

Although there are differences between our business model and that of the Group, primary challenges we face are fully aligned: alongside the three strategic priorities identified by the Group, due to our unique business and responsibility of delivering assistance services 24/7, we also consider "business conduct" as a priority as it represents the foundation of all our relationships. This commitment is essential for building and maintaining trust with stakeholders, navigating evolving regulatory requirements, and ensuring ethical, sustainable growth across every segment of our value chain.



Nicolas Sinz

CEO Europ Assistance  
France, Conciergerie  
& Senior care

"Our performance is closely tied to the ecosystem around us. Understanding what really matters means looking at how our actions affect society and the environment, and how sustainability-related issues create risks or opportunities for our business. This helps us stay focused and act clearly, prioritizing where we can make the biggest difference, aligned with our long-term goals."



## Defining what ESG priorities count most: for us and beyond

ESG priorities	Value chain segment	WHY IS IT MATERIAL FOR US?			Link with the Group 2025-27 strategy
Climate change mitigation	<ul style="list-style-type: none"> <li>INSURANCE &amp; ASSISTANCE</li> </ul>	<b>Travel &amp; Mobility</b> 88% of our emissions stem from provider-generated activities within our assistance services network. There are emerging regulatory risks and potential transition costs related to CO2 emissions that we must proactively and collectively address.			<ul style="list-style-type: none"> <li>Climate strategy aiming at accompanying our assistance providers to reduce our and their own emissions.</li> </ul>
Climate change adaptation	<ul style="list-style-type: none"> <li>INSURANCE &amp; ASSISTANCE</li> </ul>	<b>Health and Senior care</b> The individuals we support are especially vulnerable, making adaptation to climate change impacts important through our tailored assistance solutions, which range from proactive prevention calls conducted via teleassistance during heat waves to comprehensive home care services for seniors.	<b>Home assistance</b> Given the growing frequency and severity of climate events, our services aimed at protecting individuals and their homes from floods, storms, or wildfires are expected to further evolve over the coming decades.	<ul style="list-style-type: none"> <li>Develop Health &amp; Senior care solutions as strategic business lines.</li> <li>Strengthen our providers networks to continuously have the capacity to intervene</li> </ul>	
Demographic changes	<ul style="list-style-type: none"> <li>INSURANCE &amp; ASSISTANCE</li> </ul>	<b>Insurance protection gaps</b> Potential positive impact in the medium – long term on people linked to the reduction of life, health and pension insurance protection gaps due to demographic changes, including customers highly exposed to such gaps.			<ul style="list-style-type: none"> <li>Development of health &amp; Senior care solutions for underserved customers</li> </ul>
Workforce transformation	<ul style="list-style-type: none"> <li>OWN OPERATIONS</li> </ul>	<b>Employee well-being</b> Positive impact on our employees given the Group's focus on promoting diversity, equity and inclusion in the workplace. Europ Assistance values its people through training and upskilling programs and implements flexible and sustainable working models.	<b>Talent development</b> Financial opportunity linked to continuous investment in the development and well-being of employees, leading to greater attraction and retention of talent, as well as greater sense of belonging and, indirectly, better performance.	<ul style="list-style-type: none"> <li>Increase of women in strategic positions</li> <li>Skills development (upskilled employees)</li> <li>Adoption of hybrid working models</li> <li>Nurture employees' engagement rate</li> <li>Work with our assistance providers on social initiatives to attract and retain talent</li> </ul>	
Business conduct	<ul style="list-style-type: none"> <li>OWN OPERATIONS</li> </ul>	<b>Corporate culture</b> Positive impact on our employees and our suppliers due to the adoption of a Generali code of conduct that establishes clear and shared values and principles that guide the Group's activities and engage our suppliers.	<b>Corruption and bribery</b> Positive impact in terms of compliance, reputation, trust operational efficiency and risk management.	<b>Protection of whistle-blowers</b> Positive impact from adopting robust whistleblowing practices. These practices foster a safe and confidential workplace, promoting organizational transparency and integrity and encouraging a speak-up culture.	<ul style="list-style-type: none"> <li>Promote a positive and widespread corporate culture</li> <li>Implement an internal control aimed at preventing and contrasting active and passive corruption</li> <li>Promote ethical and transparent behavior both within the Group, and externally, from all its stakeholders</li> <li>Develop dedicated whistleblowing channels, guidelines for whistleblower protection and timely resolution of reports</li> </ul>

Note: The ESRS addressed through the materiality assessments are: E1 (climate change), S1 (social aspects within our workforce), S4 (impact on our customers), and G1 (business conduct, including the relationships with all stakeholders of our value chain). For further information on Generali's Double Materiality Assessment, please refer to the [Generali Group's 2024 Annual Integrated Report](#)

## Our ESG strategy and 2024-2025 roadmap



Florence Jean  
Head of ESG

**“Our ESG strategy is designed to be practical and focused. We prioritize actions that reduce our environmental footprint, strengthen social impact, and embed ESG principles into our daily operations.”**

### What is the core ESG strategy at Europ Assistance?

At Europ Assistance, our ESG strategy is rooted in a strong social commitment, while equally recognizing the critical role of environmental and governance dimensions.

We aim to foster a more inclusive and resilient ecosystem by supporting our employees through upskilling, wellbeing, and diversity initiatives, and by ensuring our solutions bring value to our clients and are accessible to all. At the same time, we are advancing our environmental ambitions through a Net-Zero roadmap and reinforcing governance through transparent reporting aligned with global standards.

### How does Europ Assistance embed social responsibility across its ecosystem and stakeholder relationships?

Social responsibility is embedded in how we care for people, our employees, clients, providers, and the communities we serve. It’s a strategic driver aligned with our ESG commitments and business priorities.

We support our employees through inclusive HR policies, wellbeing programs, and continuous learning opportunities. Upskilling and reskilling are central to our people development strategy, and we actively promote diversity, equity, and inclusion through tailored training and leadership initiatives.

For our clients, we design solutions with social impact in mind, ensuring accessibility, and supporting vulnerable populations. Our sustainable purchasing policy also reflects these values, guiding how we aim at selecting and accompanying providers based on social and environmental criteria.

Our Group Social Cause, “Disability & Inclusion,” is a cornerstone of our societal engagement. The ThinkAbility program exemplifies this by promoting disability inclusion via para-athlete sponsorships, awareness campaigns, and events to share these values with our people.

We also engage with communities through people engagement and partnerships with local associations. These efforts are coordinated through structured governance and monitored for impact, ensuring that our social engagement is sincere, strategic, and scalable.

### Regarding your Net-Zero roadmap, what are the priorities regarding your CO<sub>2</sub> emissions?

Europ Assistance’s Net-Zero roadmap prioritizes reducing emissions across both assistance and corporate activities, with distinct strategies for each.

Assistance emissions—88% of our total footprint—are tackled as a priority through targeted levers in mobility and travel, as well as via our supplier networks.

For corporate emissions, which account for 12%, we are addressing IT, corporate purchases, business travel and commuting, company cars and energy use. Corporate efforts are structured around a focus on our people

engagement, through annual surveys and the Sustainability CARE Awards, recognizing teams and individuals who embody ESG values in their work.

### What governance processes and tools support the implementation of this roadmap?

Europ Assistance’s ESG roadmap is fully aligned with the Generali Group’s sustainability policy, ensuring coherence and strategic consistency across all entities. Progress is monitored throughout the year via regular meetings of both the Group Management Committee and the Group ESG Steering Committee. Key tools include guidelines for sustainable purchasing, grids for assessing suppliers’ ESG performance, a specific robust process for measuring carbon footprints, and ESG action plans to connect with regional needs. Recent improvements include quarterly ESG dashboards that monitor key indicators in Social, Environmental, and Governance areas, supporting informed decisions.

## Our ESG strategy and 2024-2025 roadmap

PILLAR	Engagements	2024-2025 Action Plan	Progress
<b>RESPONSIBLE INSURER AND ASSISTANCE PARTNER</b>	<ul style="list-style-type: none"> <li>Engage in ESG dialogue with our business partners</li> </ul>	<ul style="list-style-type: none"> <li>Have a clear ESG value proposition by business line</li> </ul>	
<b>COMPANY COMMITTED TO THE PLANET</b>	<ul style="list-style-type: none"> <li>Delivering on our Net-Zero commitment: 2050 Target and 2030 Milestones</li> </ul>	<ul style="list-style-type: none"> <li>Operationalize the decarbonization of our assistance activities</li> </ul>	
		<ul style="list-style-type: none"> <li>Implement the Group measures on our corporate activities</li> </ul>	
		<ul style="list-style-type: none"> <li>Deploy the 9 principles of our Responsible Purchasing policy</li> </ul>	
<b>RESPONSIBLE EMPLOYER</b>	<ul style="list-style-type: none"> <li>Ensuring the health and well-being of our employees</li> </ul>	<ul style="list-style-type: none"> <li>Continue to develop health and well-being benefits adjusted to local needs</li> </ul>	
	<ul style="list-style-type: none"> <li>Providing an equitable and inclusive environment</li> </ul>	<ul style="list-style-type: none"> <li>Strengthen our diversity, equity and inclusion programs with local priorities</li> </ul>	
	<ul style="list-style-type: none"> <li>Developing everyone's skills</li> </ul>	<ul style="list-style-type: none"> <li>Develop our training courses and continue the deployment of ESG modules</li> </ul>	
<b>CORPORATE CITIZEN</b>	<ul style="list-style-type: none"> <li>Structuring our ESG governance</li> </ul>	<ul style="list-style-type: none"> <li>Strengthen the ESG management framework with the business lines</li> </ul>	
	<ul style="list-style-type: none"> <li>Continue to structure our social cause strategy</li> </ul>	<ul style="list-style-type: none"> <li>Lead impactful social initiatives for stakeholders and evaluate performance to maximize impact</li> </ul>	



# RESPONSIBLE INSURER AND ASSISTANCE PARTNER

# 01

We provide reliable protection and assistance services through our business partners to individuals and businesses 24 hours a day, 7 days a week. We rely on our network of service providers to offer rapid and tailored responses to our customers' needs across our six business lines.

**40 M**  
calls received every year

**5,000+**  
medical repatriations and evacuations with medical escort

**1**  
intervention every 3 seconds

# 1. Listening and acting on the voice of our customers

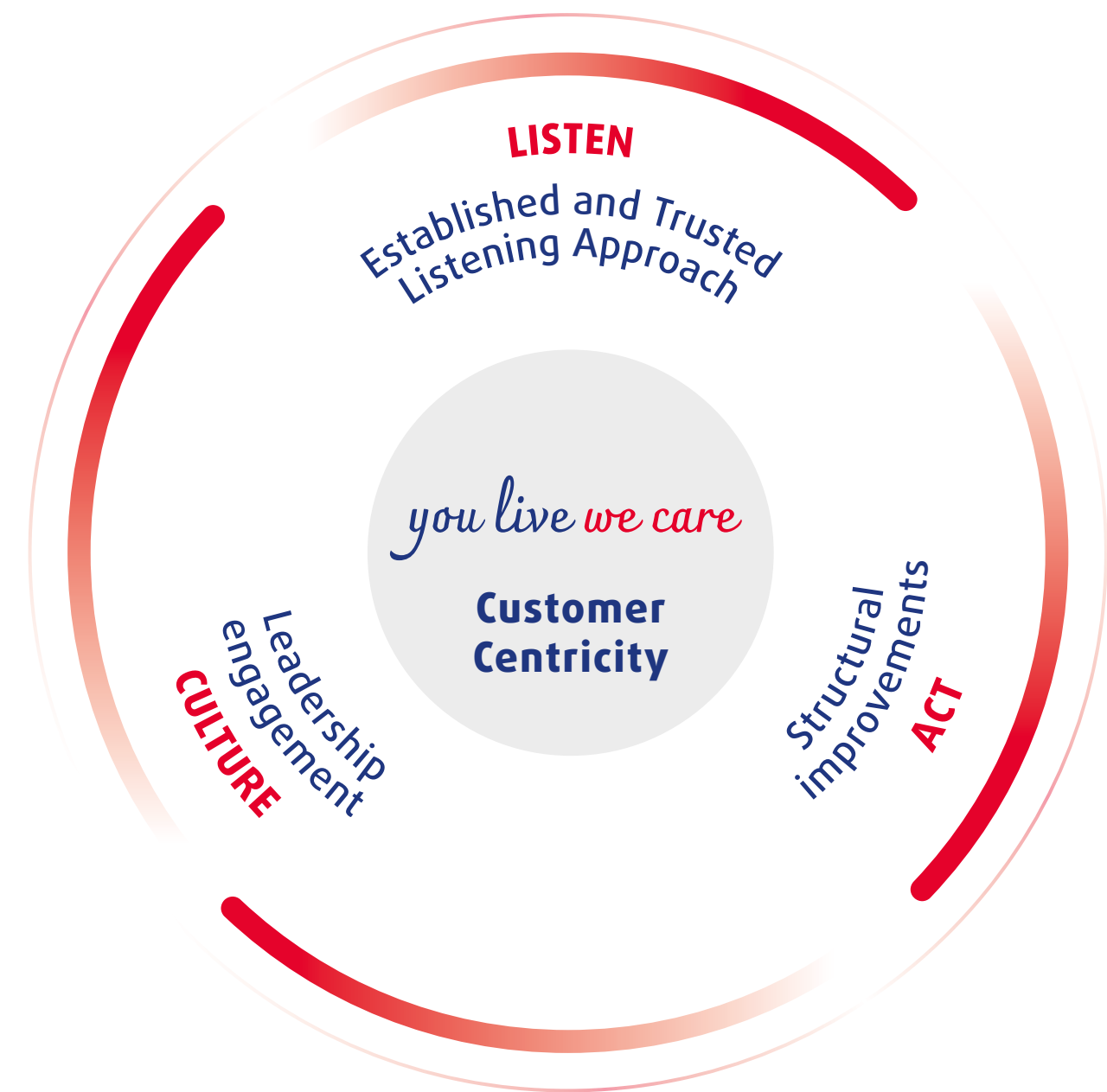
At Europ Assistance, delivering a seamless and high-quality customer experience is a strategic priority, guided by a customer-centric approach anchored in three interconnected pillars: Listen, Act, and Culture.

We capture customer feedback across all channels (NPS surveys, social media, agent interactions, apps, and chatbots) ensuring a rich understanding of expectations and experiences.

Through our “Close the Loop” process, by which dissatisfied customers are proactively contacted, we enable effective resolution and foster continuous learning. Feedback is escalated to all levels of management, including CEOs, who engage directly to identify root causes and drive improvements.

Customer experience is continuously monitored through Net Promoter Score (NPS) and Customer Satisfaction Index (CSI) indicators, ensuring that our services deliver measurable value and responsiveness to end-users, and embedding customer-centricity into our workforce culture and performance metrics.

Global competitions like the CARE Awards and local recognition programs foster accountability and celebrate impactful actions. Together, these efforts ensure that customer experience is not only measured but meaningfully acted upon.



Federica Quadri

Customer Experience Director

“At Europ Assistance, we believe that customer experience is not just measured—it is lived and continuously improved. Every piece of feedback matters: whether it comes from an NPS survey, an interaction with an agent, or a message on social media, we listen and act. Through our Close the Loop approach, we turn dissatisfaction into concrete solutions, involving every level of the organization, up to top management. Our goal is clear: to make the customer’s voice a true driver of progress, delivering services that are simpler, more reliable, and deeply human.”

## 2. Health and Senior care: strategic diversification priorities for Europ Assistance

Europ Assistance’s health assistance & Senior care services are designed to generate measurable social impact by improving quality of life, autonomy, and resilience across diverse populations. Going beyond traditional insurance, these services integrate physical and mental health support to promote broader societal well-being.

### Enhancing client well-being and protection through holistic health support

Key benefits for end-users include:

- preventive care initiatives,
- seamless support across hospitalization and post-hospital recovery, including homecare,
- inclusive access for vulnerable groups such as seniors and individuals with chronic conditions.

From a client value perspective, our B2B2C model—often embedded as riders in partner insurance products—helps close protection gaps. This ensures affordability and alignment with evolving user needs, enhancing trust and satisfaction. In corporate settings, these services help reduce absenteeism and support employee well-being. Their integration into employer-sponsored benefits reinforces Europ Assistance’s role as a responsible partner. Ultimately, our health assistance offering embodies a comprehensive, ESG-aligned approach to care — bridging medical, social and financial dimensions to foster autonomy, resilience, and equitable access.

### Senior care services for safer aging at home

Europ Assistance’s Senior care services support aging populations in maintaining autonomy, safety, and quality of life at home. By combining technology-enabled teleassistance with personalized caregiving, we address the evolving needs of seniors and their families.

Our teleassistance solutions—such as wearable emergency buttons—provide real-time support, fall detection, and regular comfort calls, helping seniors stay independent while ensuring immediate assistance when needed.

Complementing this, our caregiving services offer human-centered support including companionship, meal delivery, assisted transportation, and home adaptations. Dedicated care managers oversee service quality, monitor health changes, and ease the burden on family caregivers.

### DOMLIFE: INNOVATING SENIOR CARE FOR AGEING AT HOME FRANCE

DOMLIFE is Europ Assistance’s digital platform designed to help seniors remain safely and comfortably at home. By connecting caregivers, healthcare providers, and social services in one secure interface, DOMLIFE simplifies coordination and strengthens continuity of care. Its real-time monitoring features enable quicker identification of loss of autonomy, support better recovery after incidents such as falls, and improve overall well-being for seniors who wish to avoid premature institutional placement. Families benefit from practical tools such as a digital care log, secure instant messaging, and task tracking, ensuring transparency and peace of mind, even when they are far away or managing busy schedules. This innovation reflects our commitment to responsible assistance and to creating solutions that enhance independence, dignity, and quality of life for ageing populations. DOMLIFE is distributed by Europ Assistance’s French entities: ProSeniors, a large network of more than 2,500 professional caregivers, and La Téléassistance, specialized in emergency alert solutions. Together, these capabilities enhance coordination, visibility, and timely support, helping seniors remain safely at home for longer while preserving their independence and quality of life.

These services deliver measurable social value by:

- delaying or preventing institutionalization,
- reducing healthcare costs through early intervention,
- enhancing well-being for seniors and their families.

From a sustainability perspective, they improve health outcomes and reinforce Europ Assistance’s role as a trusted partner to insurers and social organizations.



### 3. Travel Medical Assistance: ensuring safety and peace of mind worldwide

Europ Assistance’s travel medical assistance services provide 24/7 support to individuals facing medical emergencies in their own country or abroad. These services ensure rapid access to care, expert coordination of medical repatriation, and continuous monitoring by in-house medical professionals.

When a patient’s condition requires heightened care, we deploy dedicated air ambulances, fully equipped medical jets, ensuring maximum safety for the patient and optimal working conditions for our medical teams.

Since 1963, our doctors and nurses have performed global medical repatriation, leveraging deep expertise in aviation medicine. Our agreements with commercial airlines allow us to manage even the most complex cases, including stretcher-equipped flights for critical patients. This operational excellence enables safe travel, reduces stress for families, and ensures continuity of care across borders.

#### ENSURING CONTINUITY OF CARE ACROSS DISTANCES PACIFIC – NEW CALEDONIA

Living and working in New Caledonia means facing a unique daily challenge: maintaining continuity of healthcare despite geographic isolation. Located over 16,000 km from mainland France, Nouméa benefits from a hospital and a private clinic, but the rest of the territory is served by only a few dispensaries and one hospital in the north.

Specialized medical services such as cardiac surgery, interventional neuroradiology, and advanced neonatal care are not available locally. To bridge these gaps, Europ Assistance helps reimagine care pathways, building connections between patients and medical expertise abroad. Our support relies on strong partnerships with hospitals in Australia and mainland France to ensure access to critical treatments that cannot be provided locally.

This means organizing medical evacuations tailored to each situation: from stable patients requiring monitoring during transit, to those in critical condition - intubated, ventilated, and supported by life-sustaining equipment - transported on commercial flights or via emergency air ambulances.

These operations demand precision, trust, and coordination. Europ Assistance acts as the link between prescribing physicians and receiving teams, monitors patients hospitalized abroad and ensures seamless communication with social security systems. Through these services, we uphold our commitment to equitable access to care, regardless of geography. By enabling safe, timely medical transfers, we reinforce the social value of travel assistance, placing people’s health and dignity at the center of our mission.



Anais Lemarcis

Medical Director, Europ Assistance New Caledonia

“Being a Europ Assistance physician in New Caledonia means building, every day, a human and medical bridge between remote territories and advanced care centers. I am proud to contribute to this mission, which ensures that every patient receives the right care at the right time despite the distance.”

**200K**

travel medical assistance cases opened in 2023

**400+**

in-house medical professionals

**18,800+**

plane tickets to repatriate customers

**4,500**

medical facilities and doctors in global network

### 3. Travel Medical Assistance: ensuring safety and peace of mind worldwide

#### Medical repatriation: coordinated expertise delivering impact

In 2024, we carried out over 5,000 repatriations with medical escorts.

These missions are made possible through the seamless coordination between our teams of medical and logistics experts, ensuring timely, safe, and compassionate care across borders.

With more than 7,000 Air Ambulance flight hours annually, our operations are supported by a trusted network of global medical and logistics partners. Among these are vetted air ambulance operators, activated through our proprietary Air Ambulance Auction Tool (3AT), a platform that secures priority access and optimized rates worldwide.

Behind every mission lies a collective effort, where precision, responsiveness, and human dedication converge to make what often feels like a miracle happen for patients and their families.



Virginie Babinet

CEO Travel Insurance & Assistance

“People don’t always realize what goes into a medical repatriation. It’s not just a flight! We ensure the safe transport of our patients by bringing along all necessary equipment, such as stretchers, ventilators, medication, and sometimes even incubators. Our global commitment is to bring every individual back home safely, with as little stress as possible and always with dignity. What distinguishes us at Europ Assistance is the seamless coordination between our medical and logistics teams, supported by our trusted global network. This is what defines us at Europ Assistance: making the impossible possible, with expertise and compassion.



## 4. Driving forward: making mobility safer, smarter, and more sustainable

Mobility is at the heart of everyday life, and when it breaks down, people rely on us to get moving again. Europ Assistance’s Mobility Assistance solutions are designed to provide fast, reliable, and human support in moments of disruption, whether through roadside assistance, alternative transport, or coordination with trusted local providers, a network of towing companies, car rentals and taxi operators. These relationships are built on long-term collaboration, with a shared commitment to delivering value to our customers.

At the same time, the energy transition becomes a growing challenge while technical solutions remain uneven, and costs continue to rise. Our providers are navigating complex upgrades, from electric fleets to digital platforms, often without the scale or resources to move quickly.

Towing companies are facing difficulties in attracting and retaining skilled workers. The nature of the job, requiring 24/7 availability, night shifts, weekend and public holiday work, combined with the increasing technical complexity of modern vehicles, makes it a demanding profession both physically and mentally. We recognize these constraints and aim to support them through practical, inclusive approaches that balance social and environmental goals with operational realities.

### Engaging our ecosystem for more sustainable mobility

Replacement vehicles represent 35% of Europ Assistance’s Mobility business line carbon footprint. While we have identified several ways to reduce CO<sub>2</sub> emissions within our own operations, we know that meaningful progress depends on collective effort. The transition to more sustainable assistance services brings rising costs and technical uncertainties, challenges that no single actor can manage alone. We are working closely with all our stakeholders to co-develop practical solutions.

With car rental partners, we are working to integrate environmental criteria into fleet and network management, while acknowledging the cost and technical challenges they face. Together with our business partners, we are rethinking service design to better support their sustainability goals, exploring solutions such as electric or lower-category vehicles that reduce emissions without compromising customer experience.

We are also engaging with peers across the industry to exchange insights and explore common pathways toward more responsible mobility.

In parallel, we are piloting innovative solutions for end customers, such as assistance services dedicated to e-vehicles and new mobility solutions like bicycles or multi-modal journeys for customers using several transportations.

Internally, we are adapting our operations to support this transition. We are updating systems to coordinate new mobility solutions. We are training operators to promote sustainable alternatives, such as trains or electric vehicles. We are also standardizing processes to ensure consistency – for example, by systematically offering an electric replacement car when the customer’s own vehicle is electric.

### WHITE PAPER ON CO<sub>2</sub> EMISSIONS FROM MOTOR CLAIMS FRANCE

In 2024, Europ Assistance, Crédit Agricole Assurances, and BCA Expertise joined forces with the Louis Bachelier Institute to develop a pioneering methodology for measuring CO<sub>2</sub> emissions from motor claims management in France. This white paper presents the first-ever assessment of these emissions and explores pathways to decarbonize motor claims handling.

It outlines actionable recommendations for stakeholders across the automotive ecosystem, aiming to reduce emissions associated with the management of damaged vehicles by nearly 25%. Particular attention is given to the environmental impact of replacement vehicle services.



[Click to access](#)

## 5. Home & Living: changing behaviours through prevention and support

The Home & Living business line provides practical, everyday solutions to help individuals manage incidents at home—from door lockouts to boiler breakdowns—through a vast network of local professionals available 24/7.

Over time, our offering has expanded to include services that support modern and sustainable living, such as the installation and maintenance of solar panels and electric vehicle chargers.

In response to growing environmental and digital risks, we have also developed innovative products that address climate-related events, cybersecurity threats, and home appliance repair. These solutions are designed to enhance household

resilience while promoting more sustainable consumption patterns, such as prioritizing repair over replacement in line with circular economy principles.

Our teams are trained to respond swiftly to extreme weather events—floods, storms, heatwaves—by mobilizing skilled craftsmen to secure homes and protect residents before insurance experts intervene. These early actions are critical to minimizing damage and restoring safety.

## 6. High-end concierge services: enhancing social value through inclusive and responsible design

Europ Assistance’s premium concierge services, traditionally associated with high-end banking partnerships, are evolving to gradually incorporate our ESG commitments.

Beyond convenience, these services now strive to promote well-being, resilience and more inclusion in the offerings available to their beneficiaries. This is achieved by seeking out partners who meet various ESG criteria to offer a more responsible consumption alternative to concierge service users.

By gradually integrating ESG principles into the design and delivery of our concierge services, we are ensuring that ‘premium’ also becomes synonymous with “responsible”. These services also contribute to fulfilling our promise: ‘You live, we care’.

Europ Assistance provides its high-end concierge services under the Generali Concierge Services brand, widely recognised by major financial institutions in France for its commitment to high-end quality standards and excellent customer service.

### HOME APPLIANCE REPAIR PRODUCT MEDITERRANEAN, EASTERN & NORTHERN EUROPE

Europ Assistance’s Home Appliance Repair Product is designed to support both environmental responsibility and household resilience. By prioritizing repair over replacement, it aligns with circular economy principles and helps reduce electronic waste. This approach responds to growing consumer expectations, with 76% of Europeans expressing concern about their ecological footprint at home. Launched in key Mediterranean, Eastern, and Northern European markets, the solution supports more sustainable lifestyles while easing the financial burden of unexpected repairs. It exemplifies how insurance services can contribute to a fairer, greener economy.



# 7. Sustainable purchasing: a responsible and inclusive procurement journey

In 2024, Europ Assistance launched its Group Sustainable Purchasing Guidelines to embed ESG principles into procurement practices across all entities. These guidelines were co-developed by procurement, legal, compliance, risk teams and ESG and are structured around two core commitments: **buying from responsible suppliers and acting as a responsible buyer.**

While the framework is now in place, marking an important milestone, we are now moving into the implementation phase. Our initial focus is on three key guidelines:

- **Engaging ESG dialogue with providers,** to foster transparency and shared progress.
- **Promoting inclusive providers,** by encouraging diversity and local economic development.
- **Embedding ESG clauses** in our general conditions and contracts, progressively integrating social and environmental responsibilities, along with the obligation to comply with our Code of Conduct and Code of Ethics.

From a governance standpoint, the guidelines are overseen by the Group ESG Steering Committee and are embedded within our broader ESG risk management framework, ensuring alignment with our sustainability strategy and accountability across procurement activities.

This pragmatic and inclusive approach reflects our ambition to build a more resilient, ethical, and sustainable value chain, while acknowledging that transformation is a journey, not a checkbox.

We are adopting a differentiated approach based on supplier size, maturity, and capacity to address sustainability. This means offering tailored support to smaller or less mature suppliers, helping them build ESG capabilities over time. Larger procurement consultations are already subject to ESG criteria, with a weighting of 5% applied in line with our Group procurement standard rules.



## FOUR-TIERED ENGAGEMENT STRATEGY

We apply one of four strategic approaches based on provider's profile and ESG risk:

- |   |  |  |   |
|---|--|--|---|
| <p><b>1</b><br/><b>SECURE</b><br/>Basic risk prevention and alert mechanisms.</p> | <p><b>2</b><br/><b>SUPPORT</b><br/>Confidence-building and capacity development.</p> | <p><b>3</b><br/><b>MONITOR &amp; CHALLENGE</b><br/>Integration of ESG criteria into procurement and performance reviews.</p> | <p><b>4</b><br/><b>COMMIT &amp; ACCELERATE</b><br/>Co-development of ESG goals with advanced providers.</p> |
|---|--|--|---|



Frank Faisst  
Head of Procurement

“Dedicated sustainable purchasing guidelines have been defined and are currently being rolled out. They rest on two core objectives on top of cost efficiency, compliance and high-quality of deliverables: ensuring that our suppliers contribute to reducing our carbon emissions and fostering inclusive sourcing practices.”

## 7. Sustainable purchasing: a responsible and inclusive procurement journey

### Preferred partner of our auto network providers

In a context where the number of tow truck operators and the availability of providers such as taxis are increasingly constrained, Europ Assistance is committed to be the preferred partner of its providers' network. This approach is not only a matter of operational efficiency but a strategic investment in a more resilient and sustainable supply chain.

We aim to support our providers through a model based on trust, cost efficiency, operational excellence, and shared environmental goals.

For many tow truck operators, the primary concerns are not cleaner technologies, but rather the challenges posed by operational costs and the need to attract and retain skilled employees. In response, Europ Assistance is working to provide visibility and stability to enable these transitions, including, for example, exclusive volume allocations in specific areas, or assistance in facilitating leasing contracts for new-generation tow trucks.

Our "Preferred Partner" approach is reinforced by practical, high-impact actions:

- **Operational excellence** through streamlined processes and digital tools, such as automated WhatsApp channels for rapid communication and integrated platforms that reduce email overload.
- **Reliable and predictable payments** to help maintain the financial health of our partners.

- **Enhanced information sharing**, ensuring that each operator receives real-time, accurate data on incident location, vehicle type, and nature of the intervention—enabling faster, more targeted responses.

### Engage in ESG dialogue with towing partners

We are not expecting a radical technological and expensive transition from our providers. Instead, together with them, we are actively implementing practical solutions to reduce environmental impact and improve operational efficiency:

- Continue to promote on-site repair over towing,
- Optimize dispatching based on real truck location, to limit distances travelled,
- Match the truck's capacity to the specific needs of each intervention,
- Limit vehicle re-deliveries, which generate unnecessary CO<sub>2</sub> emissions when garages are closed or full.



**Cédric Pauly**  
Head of Mobility & Home Product Line

**"We aim to strengthen the performance, sustainability, and resilience of our mobility assistance networks. By aligning remuneration with shared ESG and service criteria, and by helping our partners meet the challenges of the energy transition, Europ Assistance builds lasting relationships and sets a benchmark in responsible network management."**

### A ROADSHOW TO RAISE ESG AWARENESS AMONG OUR TOWING PARTNERS ITALY

In 2024, Europ Assistance Italy launched a nationwide roadshow to raise awareness about ESG issues within its roadside assistance network. This initiative reached over 600 towing providers and marked a key milestone in embedding sustainability into day-to-day operations.

### LISTENING, LEARNING, AND PARTNERING FOR PROGRESS EUROPE

To better understand and support our towing providers (circa 12,000 in the World, out of which 90% in Europe), we regularly conduct surveys that inform our actions and strengthen our collaboration. These include:

- An annual satisfaction survey, conducted across six entities, helps us identify pain points and opportunities to strengthen our relationships. The results showed encouraging feedback, with satisfaction levels reaching up to 88%.
  - A capacity survey carried out every two to three years across our network, to assess operational capabilities and anticipate future needs.
- Before asking our suppliers to act, we believe in first understanding their own ESG commitments, maturity levels, and best practices, so we can learn from them and grow together.



# COMPANY COMMITTED TO THE PLANET

## 02

Europ Assistance Group operates in line with evolving sustainability regulations. By upgrading its tools and capabilities and working with its trusted provider network, Europ Assistance is shaping an agile, environmentally responsible service model focused on supporting tomorrow's mobility and travel assistance across its markets.

**64%**  
of renewable energy

**45%**  
of hybrid/electric vehicles

**5,417**  
people trained to sustainability

# 1. Measure, Define Trajectory & Act

**From measurement to action: structuring our net-zero trajectory.** To effectively reduce our carbon footprint and contribute to global climate goals, we have adopted a structured, three-phase approach: Measure, Define a Trajectory, and Act, with a focus on Reduction. This framework enables us to assess our emissions across our value chain, including assistance activities, set ambitious yet realistic decarbonization targets, implement operational levers with measurable impact, and keep focus.

## Measure: setting the standard, ensuring accuracy

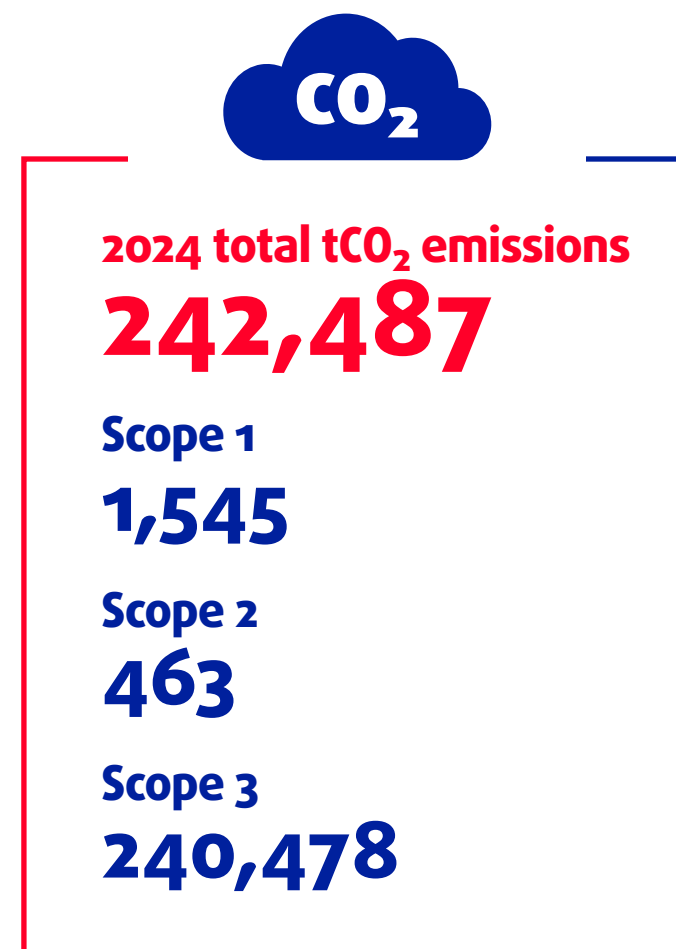
Europ Assistance pioneered the industry-standard methodology for quantifying CO<sub>2</sub> emissions across assistance services, fully aligned with the GHG Protocol and tailored to the specificities of our operational model. This framework was specifically adapted to reflect the operational specificities of our business, distinguishing between corporate and assistance activities across Scopes 1, 2, and 3.

The methodology was first implemented in 2023 using 2022 as the baseline year, establishing a robust foundation for year-over-year comparisons. By 2024, it had been further improved, enabling a more comprehensive analysis of emissions trends and intensity metrics across our business lines. The main emission drivers identified are towing and on-site repair, car rental, airlines, and air ambulance, core assistance activities that together account for 88% of emissions (100% in scope 3) from our entities running assistance operations.

Because data accuracy is essential to ensure confidence in the metrics used to guide our decarbonization efforts, particularly for assistance activities, we prioritized the use of physical data wherever possible.

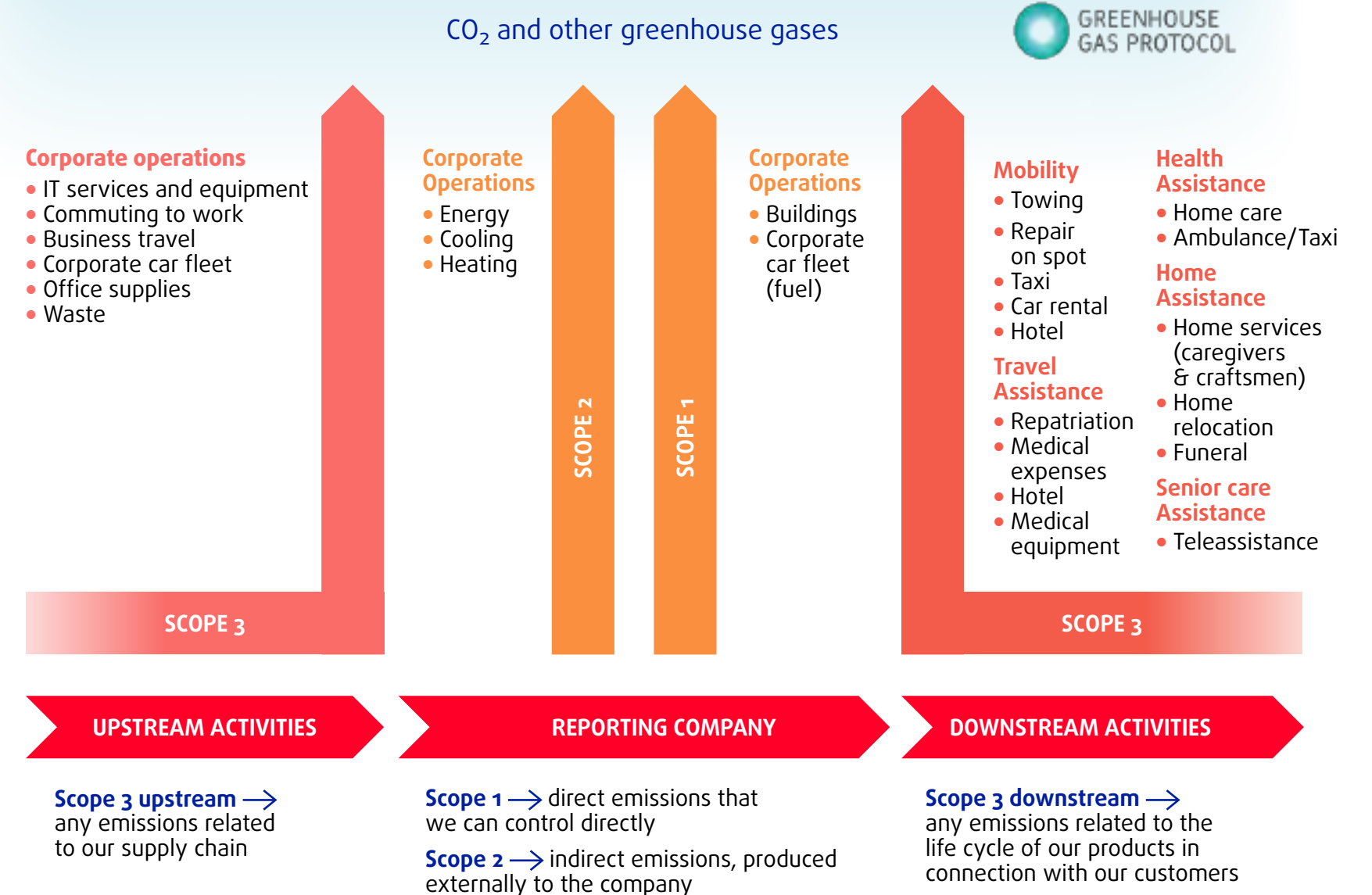
This commitment strengthens the reliability of our calculations and supports our teams in targeting the most impactful levers to reduce emissions.

In early 2025, our methodology and calculations were independently reviewed and validated by Bureau Veritas, reinforcing the transparency and credibility of our carbon accounting practices.



## PERIMETER AND BASELINE OF OUR CARBON FOOTPRINT AND NET-ZERO TRAJECTORY:

- Baseline year: 2022
- Activities: Assistance services and Corporate operations
- Standard: GHG Protocol (scopes 1,2 and 3)
- Regions: USA, France, Mediterranean region, Northern region
- Additional entities for Corporate operations only: Holding entities, AdvanceCare



*In 2024, Eastern Region and Brazil voluntarily started to measure their carbon footprint. Nevertheless, they are not yet integrated in the perimeter for our net-zero trajectory.*

# 1. Measure, Define Trajectory & Act

## Define a trajectory and commit

To define our decarbonization trajectory, we used the initial footprint calculated for 2022 as a starting point for a comprehensive value chain analysis for the highest emissions across our business lines. We identified key levers for emissions reduction or avoidance not only within our own operations, but also across our assistance value chain segment.

Our methodology combined a top-down approach, leveraging Group-level hypothesis and modelling tools, with a bottom-up perspective rooted in operational realities. **More than 80 people from our teams were mobilized in cross-functional workshops**, ensuring collective intelligence and operational insight fed into the strategic planning process. This dual approach ensured that our trajectory was both ambitious and pragmatic.

Our priority was to initiate concrete action. The focus was on building engagement and embedding climate action into the business, while continuing to refine our approach over time. Deciding on our first emissions reduction trajectory has not been an easy task. While we acknowledge the uncertainties and evolving nature of this journey, we are committed to staying focused, testing, learning, and adapting our approach as we move toward 2030, with the goal of achieving full net-zero emissions by 2050, in line with the Paris Agreement principles.



### OUR COMMITMENTS UNTIL 2030:

**FOR CORPORATE ACTIVITIES** (excluding IT activities-related emissions), we aim to **reach net-zero carbon emissions by 2030**.

**FOR ASSISTANCE ACTIVITIES**, our target is a **10% reduction in carbon economic intensity by 2030** compared to 2022 (gCO<sub>2</sub>/€ assistance revenue).

## 1. Measure, Define Trajectory & Act

### Act: From ambition to action, focusing where it matters most

Following the identification of 45 potential levers to reduce our emissions from initial workshops, we have chosen to concentrate on 5 priority actions, that together cover 70% of our total footprint.

One strategic action focuses on engaging our business partners, who are essential to our service delivery and share our commitment to reducing emissions.

In parallel, four targeted initiatives address our most carbon-intensive assistance activities: towing, car rental for mobility, air ambulance, and airline repatriation services for travel. These actions span both internal operations—across all departments involved in service delivery—and our provider networks, driving the adoption of low-carbon practices throughout the value chain.

#### Now is the time to make it happen

With clear priorities and shared ambition, we are ready to move forward, mobilizing teams, engaging partners, and translating our commitments into measurable progress.



Fabio Casenzuola

CEO Mediterranean Europe, LatAm & Health

“With 98% of our emissions falling under Scope 3, linked to our assistance services and our corporate operations, we have defined five priority actions targeting our most emissive activities. Progress relies on close collaboration with our business partners and providers to reduce our footprint and align with our climate change mitigation ambition.”

### CORPORATE OPERATIONS: ENGAGEMENT & TRANSITION

To support our 2030 ambition, we are fostering engagement and driving the transition, with concrete actions already underway. Our efforts are focused on **four priority levers:**

- **Renewable Energy:** transitioning from grey to green electricity across all sites.
- **Company Cars:** phasing in electric vehicles until 2030.
- **Business Travel:** promoting virtual meetings and low-carbon travel alternatives, and cultivating both accountability and environmental awareness.
- **Employee Commuting:** supporting the use of public transport, electric vehicles, and alternatives (cycling, car-pooling)



*Note: Our emissions reduction target currently excludes IT services and equipment, which are managed through a dedicated global governance framework in partnership with our technology partners, enabling us to leverage their innovation and scale.*

## 2. Adapting our operating tools, our processes, and our networks

As mobility expectations evolve and sustainability in transports becomes a central concern, Europ Assistance’s Mobility Business Line is preparing for the transition. This shift involves upskilling internal teams, adapting operational tools and engaging networks to support roadside assistance services that require greater flexibility, broader territorial coverage, and reduced environmental impact.

### Upskilling and empowering teams

We are investing in targeted training programs to ensure our teams are equipped with the knowledge and tools to integrate ESG principles into daily operations. From ESG awareness modules (e.g., Climate Fresk) to advanced, business-line-specific trainings, our goal is to make every employee feel legitimate and autonomous when engaging with partners on sustainability topics.

### Enabling mission-appropriate resources for sustainable assistance

Our operational tools are being reconfigured to ensure that each assistance mission is matched with the most suitable and environmentally responsible resources. This includes dispatching towing vehicles that are adapted to the specific needs of the intervention, considering tonnage, distance, and fuel type and promoting the use of low-carbon replacement vehicles.

### Engaging and elevating our networks

Our provider networks are critical to achieving our net-zero trajectory. We have launched ESG maturity assessments and invite our providers to contribute to our annual carbon footprint surveys. We also promote best practices through newsletters, provider days, and recognition programs, fostering a culture of shared responsibility. This transformation is supported by a broader ESG strategy that includes structured data collection, transparent reporting, and active stakeholder engagement. By aligning our tools, processes, and networks with sustainability goals, Europ Assistance is not only reducing its environmental footprint but also reinforcing its role as a responsible mobility provider committed to long-term impact.



Pascal Baumgarten

CEO Northern & Eastern Europe, Mobility & Home

“We move forward step by step, with commitments that stand the test of time. Every decision reflects sobriety by rethinking our internal practices and client solutions, and coherence by aligning our actions with our words. This is how we build more responsible and sustainable assistance networks.”

### FOSTERING ALTERNATIVE MOBILITY BELGIUM/PORTUGAL/ITALY

Europ Assistance is actively supporting the development of low-impact transport through tailored micro-mobility assistance services. These solutions cover a wide range of small, low-carbon vehicles such as bicycles and e-scooters, helping promote more sustainable and accessible urban mobility. By enabling safer, more convenient use of alternative mobility solutions, Europ Assistance contributes to reducing reliance on cars and encouraging eco-friendly travel habits across both Northern and Mediterranean Europe.



## 2. Adapting our operating tools and networks

### KEY FIGURES FROM OUR MOBILITY BAROMETER 2025

Many Europeans alternate between cars, public transport, and soft mobility solutions (bicycles, scooters, walking) depending on their journeys. Indeed, 86% of Europeans are car users, of which 54% also use public transportation, and 48% also use a bicycle. Mixed and multimodal mobility is widespread in Europe.



See the 2025 Europ Assistance Mobility Barometer  
[Click to access](#)

### ENABLING ELECTRIC MOBILITY ITALY/PORTUGAL

By investing in skilled networks and new capabilities, Europ Assistance acts as an enabler of the energy transition, making electric mobility more accessible, secure, and user-friendly across the Mediterranean region.

In Portugal, the iGo program delivers an all-in-one roadside assistance package tailored for EVs, covering battery-related incidents, urgent mobility needs, charging cable protection, and home charger support.

In parallel, Italy has launched a dedicated Wallbox Assistance program, leveraging a national network of 1,000 qualified electricians to install, maintain, and repair wallboxes, including emergency interventions.



Jean-Baptiste Hubert

Head of Automotive Service Networks

“Our role goes beyond coordinating interventions: when the situation allows, we actively support our partners in investing in more efficient, lower-emission equipment by giving them visibility and facilitating access to financing. We also focus on operational excellence by improving responsiveness, data quality, and payment speed, strengthening trust and long-term performance across the network.”

### 3. Building lower-impact air repatriation services

While travelers increasingly express environmental concerns, their choices often reflect different priorities. In this context, Europ Assistance remains committed to delivering reliable, inclusive travel assistance, placing the safety and wellbeing of people at the heart of our services.

Travel is a powerful connector of people, cultures, and economies. Our mission is to support it responsibly, by reducing risks and inconveniences for travelers and empowering our partners to deliver travel solutions with confidence.

We embed low-carbon practices into our assistance services wherever relevant, aligning with the travel industry’s evolving decarbonization strategies and technologies.

As part of our commitment to continuous improvement, we are preparing the next phase of our decarbonization journey: reducing the carbon intensity of our air repatriation services. This effort is built on several key initiatives:

1. **Fostering excellence** among our in-house medical professionals and organizations, enabling more efficient and sustainable decision-making in patient transport.
2. **Sharing best practices**, such as patient pooling, a method successfully implemented and mastered in France, which reduces the number of flights while maintaining high standards of care.
3. **Collaborating with our air providers** to refine our carbon measurement methodology, enhance data accuracy, and integrate their own decarbonization efforts into our operational and reporting frameworks.

These initiatives reflect our ambition to align our assistance services with the climate goals of the travel sector, delivering care and protection to travelers while minimizing environmental impact.



#### ENVIRONMENT: A CONTRADICTIONARY GAP BETWEEN TRAVELERS’ INTENTIONS AND BEHAVIOURS

Europ Assistance 24th annual Holiday Barometer, examines vacation trends across 23 countries. Conducted with the support of Ipsos for over 20 years, the Barometer reveals this year contradictory behaviours regarding the environment. Most travelers say they want to **support local economies** (at least **80%** across regions), **use low-carbon transport** (at least **two thirds** of respondents across regions) and choose **closer destinations** to reduce their footprint (from **55% in Oceania to 82% in India**). At the same time, climate-related concerns are rising. **40% of Europeans now worry about natural disasters during their trips** – nearly double the 2022 figure – that could potentially lead them to avoid certain destinations affected by extreme weather in the future. Travelers are more focused on avoiding climate-related disruptions than reducing their own ecological impact. When selecting a destination, environmental impact ranks lowest among decision factors.



See the 2025 Holiday barometer, Ipsos for Europ Assistance  
[Click to access](#)

Source: Holiday Barometer 2025, Europ Assistance

#### AIR AMBULANCE PATIENT POOLING BY EUROP ASSISTANCE FRANCE

The patient’s medical condition determines the mode of transport and equipment used for repatriation. For overseas cases, we primarily use commercial airlines, and when necessary, dedicated medical aircraft. To manage costs and reduce environmental impact, our medical and travel operations teams in France have institutionalized air ambulance pooling: grouping patients from the same region or on the same flight routing on a single flight (e.g., Morocco, Algeria then Spain). In 2024, this practice, grounded in medical-operational expertise, has made 30% of our air ambulance flights pooled, rising to 37% when excluding non-poolable evacuations. It has enabled a 39% reduction in CO<sub>2</sub> emissions. The model enhances environmental performance, operational efficiency, and cost control, while maintaining high service quality, through close coordination between medical and operations teams, proactive case management, and continuous communication with patients and families. It reflects our commitment to aligning client value, economic efficiency, and sustainability at the core of our mission by maintaining high-quality medical expertise and patient safety.

### 3. Building lower-impact air repatriation services

#### Innovating travel insurance and assistance for climate resilience

As climate-related disruptions increasingly affect global mobility, Europ Assistance is evolving its travel assistance offerings to better support travelers and partners in a changing world. Across the Group, new products and services are being designed to enhance resilience to climate risks, ensuring continuity of care and protection even in the face of extreme weather events or environmental hazards.

Our teams are strengthening their ability to respond to emergencies that occur in the context of climate events at the customer's location. This includes adapting medical assistance protocols and operational readiness to ensure rapid, safe, and effective support when environmental conditions pose additional risks.

In parallel, new prevention-focused travel products are being launched to inform and protect travelers from climate risks at their destination. These include digital platforms like TRIP, which provide real-time updates on health and security risks.

These initiatives are part of a broader climate adaptation strategy led in 2024 by a Climate Risks Steering Committee, which includes underwriting workshops, claims analysis, and data standardization efforts to better assess and respond to climate-related events. Through these innovations, Europ Assistance reinforces its role as a responsible enabler of global travel, committed to helping people move safely and sustainably in a climate-challenged world.



**Katya Skorik**

Head of Global Travel Insurance Business Line & Chief Commercial Officer

**“We are aligning our global travel portfolio to today's climate realities: clear definitions, consistent terms and conditions across markets, and new products where they matter most. This approach transforms risk insight into customer value and accountable growth.”**

#### WEATHER COMPENSATION: A NEW WAY TO ACKNOWLEDGE DISRUPTED HOLIDAYS ITALY

Europ Assistance has launched an innovative Weather Protection Product designed to compensate travelers for rainy days that disrupt their holidays. Available as an optional add-on when booking travel (for instance, through an Italian OTA), the policy provides a fixed cash reimbursement for each day of significant rainfall during the trip. The compensation is triggered when at least 5 mm of rain falls between 9 a.m. and 6 p.m. on at least 50% of the trip days. Weather data is monitored independently by Hypermeteo, an innovative Italian startup, and claims are automatically processed once the conditions are met, providing travelers with seamless support and tangible recognition of their disrupted experiences.





# RESPONSIBLE EMPLOYER

## 03

Our ambition for long-term sustainable growth is to make diversity, equity and inclusion a norm in our organizations. We wish to attract and value our people through continuous learning, to acquire the right skills and mindset to perform their jobs. Thus, we train our people to sustainability and promote, support and reward their engagement in our initiatives.

**12,000+**  
employees worldwide

**39**  
countries and territories  
with local employees

**60%**  
female employees

# 1. Make diversity, equity and inclusion a standard across our organisations

Finalized in 2023, our People Pride strategy anchors the People pillar of the company’s sustainability approach, with key priorities to achieve by 2030: fostering employee engagement, streamlining human resources processes, and positioning the company as a top employer. Central to this strategy is the promotion of a robust culture of diversity, equity, and inclusion (DEI), reflecting its pivotal role in shaping a more inclusive and equitable workplace environment.

## Promoting Diversity, Equity and Inclusion (DEI)

The Group’s DEI strategy is structured around four core values: gender equality, generational diversity, LGBT+ inclusion, and broader cultural and ability-based inclusiveness. These principles form the backbone of a cascading approach, where each region and country adapt the strategy to its local context through dedicated governance and tailored initiatives.

DEI topics are jointly stewarded by Human Resources, ESG and Communication, with strong sponsorship from business units and senior leadership, reflecting a strong co-responsibility across all functions. Social impact initiatives are developed through partnerships with NGOs, and executed with support from Human Resources and Communication, managers playing an important role to foster people engagement particularly regarding employee volunteering programs.

To reinforce this strategic framework, Europ Assistance signed a DEI Charter, supported by awareness kits and internal communication tools made available to all employees.

A DEI Council at Generali Group level, composed of senior leaders from each Business Unit, ensures coordination and strategic oversight, while a dedicated Next Generation Council involving selected young talents contributes actively to shaping the DEI roadmap.

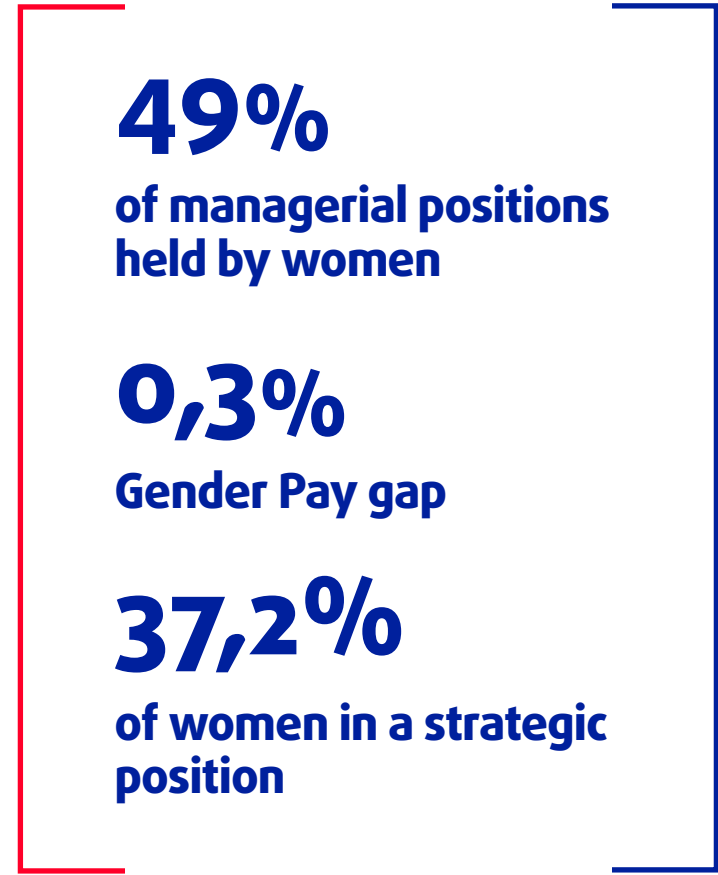
Each year, four key awareness campaigns or communication events are held across the Group, corresponding to the four DEI pillars. These initiatives include internal webinars, content sharing, fundraising activities, and team challenges, such as those launched during the Paris Paralympic Games.

For the gender pillar specifically, acceleration programs were launched in 2023-2024 to support the career development of female managers. The Group also monitors key performance indicators, including the proportion of women in management and strategic roles. Managers regularly engage in visible communication on DEI topics, helping embed the values of inclusion into the company culture.



Véronique Destruel

Chief People & Organization Officer



“Diversity, equity and inclusion are not optional values; they are essential to building stronger, more innovative organizations. By ensuring that every voice is heard and every perspective is valued, we create an environment where talent can thrive, decisions are richer, and our culture reflects the diversity of the world we serve.”

### SIGNATURE IN 2024 OF OUR 1ST DIVERSITY, EQUITY & INCLUSION CHARTER AND KIT ENCOMPASSING 4 KEY PRINCIPLES:

- PROMOTE** diversity, equity and inclusion awareness
- ACT** to debias our processes and ways of working
- STAND AGAINST** unethical behaviors (“zero tolerance approach”)
- EMBRACE** diverse abilities and foster employees pride.

# 1. Make diversity, equity and inclusion a standard across our organisations

## Disability inclusion

Since 2020, Europ Assistance has been dedicated to creating an inclusive environment for individuals with disabilities. Our commitment includes support from hiring to integration in the company, ensuring personal and professional growth for everyone. We aim to inspire positive change by raising awareness and taking concrete actions, influencing our offerings and encouraging our business partners and providers to promote disability inclusion. We want to stand as a responsible partner for our entire ecosystem.

## Gender equality and inclusion

We promote gender inclusion and equality through proactive actions and initiatives such as deploying We Empower, our women acceleration and empowerment program, sustaining women in STEM (science, technology, engineering, and mathematics) and entrepreneurship, reaffirming our ambition towards equal pay through equitable & data-driven processes, and promoting fair treatment and access to opportunities.

### EMPOWERING INTERNAL LEADERS ALL ENTITIES

The We Empower program plays a central role in strengthening internal leadership and fostering a culture of continuous improvement. This initiative is designed to help operational leaders and high-potential employees develop their skills and leadership. Participants receive individual support throughout the program, allowing them to deepen their Lean management skills and apply them directly within their teams. By investing in employee development in this way, the program not only enhances process efficiency and standardization but also improves service quality and elevates the overall customer and client experience.

The We Empower program also increases participants' exposure to the management team, contributing to greater visibility and long-term career growth. At the conclusion of each program cycle, a jury evaluates all submitted initiatives and selects the top three based on their impact on customers, their financial or employee-related benefits, and the level of effort required. Through this initiative, the company reaffirms its commitment to empowering internal talent and building leadership from within.



## 2. Empowering people through strategic upskilling

Ensure optimal quality of work life, support skill development, and implement a group-wide upskilling strategy is part of Europ Assistance People strategy.

Europ Assistance has implemented a structured upskilling and training strategy, adapted to our specific operational needs. This strategy is built on three core values:

- reinforcing functional and operational excellence,
- advancing knowledge of new technologies and artificial intelligence (AI),
- culture of care, of customer-centricity and fostering a strong sustainability awareness.

Every year, learning priorities are defined at Group level and shared with regional and local HR teams. These teams then adapt their training plans to integrate the Group’s guidelines into local contexts. Training is delivered either through in-person sessions, both global and local, or via the online platform “WeLearn”, ensuring broad accessibility.

The impact of this learning strategy is monitored using a single KPI: the three-year upskilling rate, defined as the percentage of employees who have participated in strategic training.



Alessandra Cecchetto

Learning & Development Manager

“2025 marks a pivotal moment in our learning journey, launching a new strategic training cycle that reflects our ambition to build a future-ready organization. At the heart of this transformation is the rollout of Europ Assistance’s Leadership Model, developed in 2024, which will anchor a new generation of learning programs designed to accelerate leadership capabilities across all levels. This strategic cycle also reinforces our commitment to cultivating a strong learning culture, one that empowers individuals to take ownership of their development, aligns with our customer-centric vision, and supports the Group’s long-term strategic goals. As we navigate an era shaped by rapid technological change, we are also investing in GenAI awareness and adoption, ensuring our people are equipped to lead with confidence, curiosity, and innovation.”

### OUR RECRUITMENT PROCESS AT EUROP ASSISTANCE

We have implemented a very dynamic recruitment policy to find the right profiles for the required roles to be carried out, but also to put in place optimal working conditions to retain our employees.

86%

of employees trained or developing new skills

19 hours

average number of training hours per employee

### 3. Raise and reward our employee's awareness on ESG

**To effectively raise and reward awareness of ESG among employees, Europ Assistance places a strong emphasis on transparent and continuous internal communication.**

At Europ Assistance, ESG awareness begins with our people. We foster a culture of transparency and continuous learning through sustainability-themed events, such as Sustainability Week and Climate Fresk workshops, and tailored learning journeys via We LEARN. These initiatives help teams connect with our ESG priorities and understand how their roles contribute to broader sustainability goals. Regular communications via newsletters, intranet, and town halls reinforce this engagement and recognize individual contributions.

Once engaged, employees become active drivers of ESG dialogue beyond the company. Across our operations, teams initiate conversations with both our partners and providers to promote shared responsibility. Examples include the ESG-themed breakfast in France to discuss our decarbonization challenges with our partners, and the roadshows organized by Italy to engage towing providers, both designed to foster collaboration and align ambitions. These interactions often lead to tangible outcomes, such as co-innovation projects and decarbonization workshops. To support this momentum, our teams are equipped to assess and accompany stakeholders based on ESG criteria, integrating sustainability into procurement and product development.

This approach empowers employees to act as ESG ambassadors across the value chain, helping embed responsible practices throughout our ecosystem.

#### 2024 Sustainability CARE Awards: Italy wins!

Europ Assistance proudly launched the Sustainability CARE Awards to celebrate employee-led initiatives that advance the Group's ESG commitments. These awards are more than a recognition, they are a catalyst for embedding sustainability into everyday operations, from customer experience to internal culture. The 2024 edition honored the Italian team for their impactful project towards our towing provider networks, selected among 19 global submissions. Each winning initiative is assessed on its ability to raise awareness, generate measurable environmental or social impact, or influence the broader ecosystem. By spotlighting these achievements, the Sustainability CARE Awards foster a culture of ownership, innovation, and shared responsibility across all clusters.

#### SUSTAINABILITY WEEK IMPACT NORTHERN EUROPE

Sustainability Week in Northern Europe successfully raised awareness around environmental issues while showing that simple, everyday actions can contribute meaningfully to reducing the company's environmental footprint. A series of engaging initiatives were launched, including the collection of used batteries and warm clothing for people experiencing homelessness. A local food market was also organized, where colleagues brought home-grown fruits and vegetables to sell at the office, with all proceeds donated to charity. In a gesture promoting energy conservation, the "Big Pullover Day" invited employees to lower the heating to 19 degrees and wear an extra layer. These actions not only fostered a collective sense of responsibility but also had a measurable impact: the region recorded a +3 pts improvement in Sustainability scores in the 2024 engagement survey vs. 2023, and a +11 pts increase compared to the 2021 satisfaction survey.

#### CLIMATE FRESK IN 2024

**1,827**  
trained employees

**82%**  
of the involved perimeter

**94**  
trained facilitators managed the workshops



### 3. Raise and reward our employee's awareness on ESG

#### CLIMATE CARE CREW NORTH AMERICA

This project was conceived following the inspiration provided by the Climate Fresk, with the intention of implementing our sustainability principles into tangible actions in our office. The anticipated and realized outcomes include significantly reducing single-use plastics within our office, exploring potential recycling initiatives, and promoting carpooling efforts. Our overarching objective is to integrate more sustainable practices into our workplace wherever possible.



#### COMMUTING TO WORK POLAND, GERMANY

In Poland and Germany, Europ Assistance is actively fostering low-carbon commuting by promoting safe cycling as a daily transport choice. In Warsaw, the "Cycling to Work" initiative encourages employees to adopt more sustainable routines by providing support and raising awareness through local campaigns. In Germany, the "Mit dem Rad zur Arbeit" (Cycle to Work) program invites employees across the country to commute by bike during the warmer months, combining sustainability with health and wellbeing.

These initiatives reflect Europ Assistance's commitment to reducing transport-related emissions while empowering employees to act in their everyday mobility choices. By making active and eco-friendly commuting easier and safer, we help turn individual habits into collective impact.





# CORPORATE CITIZEN

# 04

Thanks to our employees, we aim to continue and enforce our commitments towards society in every place we are, with ongoing collaborations and support to local associations.

## 9

core programs will continue to flourish in 2025 as part of our Group's commitment to Disability and Inclusion

## 800+

employees engaged to select the Group Social Cause

# 1. Implementing a social cause: our journey and evolution

At Europ Assistance, our commitment to social impact has long been reflected in initiatives across our entities. In 2024, we made a strategic shift to unify our efforts around a single cause for the entire group. This focus enables us to channel our resources more effectively and drive meaningful change.

By aligning our efforts around a single cause, we have fostered greater unity and collaboration across our global teams. This initiative enhances group cohesion and offers meaningful opportunities for employees to engage in building a more inclusive workplace.

## Defining the Group Social Cause

In 2024, Europ Assistance launched a comprehensive process to define a unified Group Social Cause, aiming for greater coherence and impact. Starting in April and concluding in September, the initiative included:

- interviews with 12 Group Management Committee members to gather leadership insights,
- engagement of over 800 employees to reflect internal value,
- collaboration through a dedicated global working group,
- benchmarking to identify best practices and needs.

This inclusive approach led to the unanimous selection of **Disability & Inclusion** as our Group common cause, reinforcing our commitment to meaningful social impact.

## Implementing the social cause across the Group

A dedicated governance is now structuring local implementation plans and partnerships. The cause is a central pillar of our social strategy and will be rolled out through:

- partnership and employee volunteering programs,
- local assessments using Group due diligence standards,
- tailored action plans monitored through regular meetings.

## Measuring Impact

We are developing a customized impact measurement model to reflect Europ Assistance’s ambition for measurable change. Initial indicators will be integrated into our ESG dashboards starting in 2026.



# 1. Implementing a social cause: our journey and evolution

## DISABILITY & INCLUSION: A SHARED COMMITMENT WITH LOCAL FLEXIBILITY IN THE APPROACH

At Group level, we are united by a common cause: advancing **Disability & Inclusion**. While this shared ambition guides us globally, we recognize that meaningful impact must be rooted in local realities. Our entities are given the flexibility to act through five key thematics, allowing them to tailor their approach to local sensitivities, regulations, and cultural contexts.

Our framework is structured around **five approaches**:

- **Empowerment**
- **Accessible Environments**
- **Innovation**
- **Rights Advocacy**
- **Awareness & Education**

This flexible, group-wide approach empowers each entity to take meaningful local action while contributing to a shared commitment to inclusion and equity.



## THINKABILITY: CELEBRATING DISABILITY INCLUSION THROUGH SPORT

Launched in 2023, ThinkAbility is a flagship initiative of Europ Assistance's Disability Inclusion Journey, inspired by the Paris Paralympic Games. The program promoted a shift in perception around disability and performance; by supporting 13 para-athletes from 10 countries whose resilience and talent embodied our values.

Throughout the year, employees were invited to take part in inclusive events such as fundraising sports challenges, a global running challenge benefiting disability-related causes, and local awareness activities in offices worldwide. Fan zones, internal webinars, and athlete meet-ups further amplify the message. With regular communications, newsletters, and participatory events, ThinkAbility turned our commitment to inclusion into a collective movement of pride, engagement, and impact.



[Click to access](#)



# 1. Implementing a social cause: our journey and evolution

## Some causes that we support

Europ Assistance entities are strongly engaged in the Group’s common cause of Disability & Inclusion, with 9 distinct programs supported across 2024-2025. Below is a selection of these locally driven initiatives.

### ENDING ELDERLY ISOLATION WITH THE FRENCH RED CROSS FRANCE

Since 2021, Europ Assistance has built a strong and impactful partnership with the French Red Cross, united by shared values and a commitment to supporting vulnerable populations. This collaboration has led to several major initiatives, from mass COVID-19 vaccination campaigns to mobile health services for underserved communities. In July 2023, the **“Red Cross, together”** program was launched to combat social isolation among elderly individuals, an initiative that brings the Empowerment approach to life. By identifying isolated seniors and connecting them with volunteer-led activities, the program helps restore confidence, autonomy, and a sense of belonging. Through a combination of in-person and remote support, it encourages active participation in community life. With a goal to reach 80,000 people over the age of 65 in the Paris region, the initiative reflects our long-term commitment to inclusion, dignity, and social resilience.

### SUPPORTING BARTOSZ MATUSIEWICZ AT IRONMAN 70.3 POLAND

We proudly supported Bartosz Matusiewicz during the Ironman 70.3 competition in Warsaw, where he achieved an incredible feat. Bartosz became the first Polish athlete with Down syndrome to complete a triathlon, marking a new chapter in the history of this sport. During the Ironman 70.3 Warsaw, Bartosz faced 1.9 km of swimming, 90 km of cycling, and 21.1 km of running. With unwavering faith and determination, he crossed the finish line in 7 hours, 29 minutes, and 4 seconds. No Polish athlete with Down syndrome, nor any European, had ever accomplished this before. Bartek paved the way and did so brilliantly. Today, Bartosz Matusiewicz is officially a half-Ironman, and his achievement inspires us all, demonstrating that anything is possible with determination and courage.

### JOINING DOUTORES DA ALEGRIA TO SUPPORT CHILDREN WITH CANCER BRAZIL

Doutores da Alegria (Doctors of Joy) give short performances with clowns in the hospital rooms of children with cancer. Before this, volunteers receive brief training on how the performances are done and what restrictions and emotional barriers patients face. With this knowledge, they accompany some of the performances.

*“It’s impossible to be the same person after participating in social action. We participate in the visit with the purpose of helping, and we are the first to be impacted by the experience. We start to see others and ourselves with different eyes.”*  
Regina Fogaça  
(Employee volunteering)

*“It’s a moving topic. I saw a child who preferred not to watch the presentation because she had shaved her head that day. This made us realize how valuable life is and how much support patients need.”*  
Werica Florentino de Oliveira  
(Employee volunteering)

### SUPPORTING CHILDREN AND SURVIVORS OF CANCER WITH ST. JUDE INDIA CARE CENTER INDIA

Europ Assistance India collaborates with St. Jude India Child Care Centre to bring comfort and joy to children undergoing cancer treatment. We celebrate holidays with them, organize fun activities, and share warm moments. These initiatives create a supportive environment that brightens their difficult journey and brings them hope in these challenging times. In addition, we have launched a recruitment campaign to support cancer survivors. By organizing and participating in job fairs, we help them reintegrate into the workforce and regain their self-confidence through rewarding employment opportunities.

PILLARS	TOPICS	INDICATORS	2023	2024	
RESPONSIBLE INSURER & ASSISTANCE PARTNER	Carbon footprint in tCO <sub>2</sub>	Total CO <sub>2</sub> emissions in tCO <sub>2</sub> (Baseline 2022 perimeter)	182,878*	242,487	
		Scope 1	1,615*	1,545	
		Scope 2	788*	463	
		Scope 3 corporate	31,202*	41,178	
		Scope 3 assistance	151,675*	199,300	
	Climate & environment	Percentage of renewable energy	-	64%	
		Percentage of hybrid / electric vehicles	-	45%	
		Number of people trained to ESG	2,056	5,417	
		Percentage of people trained to ESG	20%	51%	
	RESPONSIBLE EMPLOYER	Employment	Average FTE (YE)	10,063	10,583
Life at work		Engagement score (/100)	81	77	
		Percentage of employees with remote working agreement	100%	100%	
Training & development		Number of total training hours	171,109	196,718	
		Number of training hours per employee	17	19	
		Percentage of employees trained or developing new skills	66%	86%	
		Percentage of employees having an annual and/or career interview	64%	65%	
Diversity & inclusion		Disability rate	3%	4%	
		Percentage of women in the company	64,91%	66,61%	
Professional equality		Percentage of women in a managerial position	48,40%	49,90%	
		Percentage of women in a strategic position	30,60%	37,20%	
Social dialogue		Percentage of coverage with collective agreement	79%	80%	
		Percentage of coverage with employee representative	79%	80%	
Ethics		Number of employees engaged with the code of conduct	7,657	8,130	
		Percentage of employees engaged with the code of conduct	76%	77%	
CORPORATE CITIZEN		Social cause	Number of programs aligned with the Group social cause	-	9

\*2022 figures, no carbon footprint in 2023 due to works on trajectory.

