

## **AXA Services Maroc re COVID-19 & call centre workers' rights in Tunisia & Morocco**

*1. Please detail what measures and protocols you have put in place to prevent the spread of the coronavirus in call centres in Tunisia and/or Morocco. In particular:*

*a. Are you maintaining operations that require the physical presence of workers? If so, how you are ensuring their safety?*

To guarantee the protection of our employees, all AXA Services Maroc (ASM) sites were closed on March 20, when lockdown began in Morocco. As a result, no employees are on site from that date until May 25 (with the exception of a few employees dedicated to the IT infrastructure).

Before this date, we took preventive measures (communication on barrier gestures, intensive cleaning of sites, distancing of workstations, stopping of lifts, provision of hydroalcoholic gel dispensers, removal of fragile persons, prohibition of inter-site movements, deployment of teleworking for about 40% of the staff, etc.).

In order to avoid any risk of infection when returning to work on the sites, which is scheduled to take place gradually from the week of May 25, several measures will be taken to secure the employee's journey from transport to life in the offices, including (non-exhaustive):

- Installation of thermal cameras on each site;
- Reorganization of transport with a maximum occupancy rate of 50% in each vehicle;
- Implementation of physical distancing in the offices with a maximum 50% occupancy rate;
- Reinforcement of the disinfection and cleaning device;
- Distribution of 4 masks/day per employee;
- Deployment of awareness training for employees and service providers;
- All employees returning to work on site must first undergo a medical examination by the ASM occupational health service.

*b. Please detail measures you are taking to protect particularly vulnerable workers, such as pregnant women, workers caring for elderly people, those with chronic diseases, and migrant workers.*

As soon as the first cases of Covid-19 appeared in Morocco, AXA Services Maroc decided to protect employees identified by occupational medicine as being fragile and presenting high risks regarding Covid-19. To do so, they were asked to return home with a fixed salary, before the start of confinement in Morocco.

When work will restart on site, the vulnerable employees will remain at home with a fixed salary.

*c. Have you consulted with workers or trade unions in identifying and implementing these measures?*

AXA Services Maroc's HR Department interacts with employee representatives on an ongoing basis. Thanks to this proximity, ASM employees have strongly supported all of the measures taken, as shown by the results of the "Checking In" survey conducted by the AXA Group:

- 92% of ASM employees believe that the information shared by their entity during this period of confinement is useful and sent at the right time;
- 93% say they feel connected to their team in their daily activities;
- The mood of our teleworkers in this new working environment is positive, with a score of 4.3/5.

Moreover, the decisions taken by ASM were widely acclaimed on social networks by employees.

*2. Please detail what steps you are taking or will take to assist workers that become infected with the coronavirus.*

As a result of the measures taken, no AXA Services Maroc employee has been infected by Covid-19. Should this happen, the Moroccan government will take full responsibility for sick people.

Furthermore, during this period of confinement:

- The processing of requests for health coverage has been digitalized;
- The time limits for submitting health files have been extended from 3 months to 6 months.

In the event of infection, the occupational medicine department will monitor the employee's state of health on a daily basis.

*3. Please explain how you will ensure workers do not suffer disproportionate financial hardship as a result of the coronavirus outbreak. For example, do you provide full pay for sick or quarantined workers and/or workers of call centres that have had to close temporarily? Will you ensure that sick or quarantined workers do not lose a substantial portion their salary by losing target-based bonuses and related compensation?*

Since the beginning of the crisis, AXA Services Maroc has made it a priority to protect its employees, both in terms of health and incomes. Thanks to the commitment of its teams, nearly two-thirds of employees have been equipped with fixed or laptop computers that enable them to work from home.

With regard to compensation, AXA Services Maroc has made the following decisions:

- Maintain the fixed salaries of all employees, both teleworkers and non-teleworkers. The variable salary is paid to teleworkers;
- Reimbursement of up to MAD125 for the internet subscription of employees who telework;
- Digitalization of requests for salary advances;
- For the employees concerned, postponement of the drawdown of the monthly installments of AXA Crédit for the months of March and April 2020;
- Extended probationary periods for new recruits not teleworking;

In addition, it should be emphasized that AXA Services Maroc did not breach any contract and chose not to call on government assistance.

During the Ramadan period, AXA Services Maroc also adjusted the working hours of employees working from home.