



Press release

Paris, 2 April 2020

COVID 19

Crédit Agricole Assurances supports its customers

The Crédit Agricole Group took action from the outset, offering all its business customers, regardless of their size or status (farmers, professionals, retailers, craftsmen, businesses, etc.), a range of exceptional measures: extended repayment deadlines, fast-track procedures for reviewing applications, use of the massive and unprecedented State-guaranteed loan facility, etc.

Crédit Agricole Assurances also mobilised from the very first days to support its customers affected by the Coronavirus alongside the other Crédit Agricole Group entities. This is particularly the case for professionals and small companies weakened by the crisis, through the following measures:

- €19.6 million contribution to the solidarity fund set up by the public authorities for very small enterprises and self-employed in sectors particularly affected by the crisis.
- Deferment of payment deadlines for contributions granted to companies, in conjunction with the distributing banks, which may offer other cash flow solutions.
- More generally, the commitment to maintain guarantees of contracts of companies and professionals in the event of late payment following the pandemic.
- As lessor, the deferral of rent payments for SMEs and VSEs belonging to one of the sectors whose activity is interrupted pursuant to the decree of 15 March 2020.

At the same time, Crédit Agricole Assurances has adopted measures aimed at facilitating remote working for its customers and encouraging the use of telemedicine:

- Home/car insurance: facilitating the use of teleworking and integrating the constraints linked to confinement (teleworking civil liability acquired at the address where the policyholder is located, whether main residence or secondary residence, without prior declaration, extension of the coverage scope of certain car guarantees).
- Teleconsultation service available 24/7 for all beneficiaries of a Crédit Agricole Assurances collective supplementary health insurance plan, i.e. 420,000 people. Each beneficiary has the possibility to benefit from ten free teleconsultations.
- Coverage of daily allowances for frail persons placed on sick leave under the exemption procedure provided for by the Social Security system.

Crédit Agricole Assurances has also taken steps to maintain its accessibility and the quality of the service it owes its policyholders, while protecting its employees, 98% of whom are now teleworking:

- Simplification and digitisation of a number of processes to facilitate business continuity and continuity of services for its customers.
- Accelerated claims processing for insured customers.

Lastly, for healthcare professionals, who are on the front line in this health crisis, Crédit Agricole Assurances, via La Médicale, its subsidiary dedicated to healthcare professionals, has taken targeted measures to support its customers impacted by the Coronavirus.

As of 11 March 2020, La Médicale created a solidarity fund, in particular to compensate, upon presentation of a work stoppage order, the isolation period of self-employed health professionals who have been in close contact with a person diagnosed as positive.

La Médicale has also extended, free of charge, its Professional Civil Liability insurance cover to policyholders and pensioners for the practice of telemedicine, and for all acts that they are required to perform beyond their usual sphere of expertise in combating the epidemic.

Crédit Agricole Assurances

Crédit Agricole Assurances, the leading insurer in France, unites together Crédit Agricole's insurance subsidiaries. The group offers a range of savings, retirement, health, personal protection and property insurance products and services. They are distributed by Crédit Agricole Group banks in France and in 9 countries worldwide, by wealth management advisors and general agents. The Crédit Agricole Assurances companies serve individuals, professionals, farmers and businesses. Crédit Agricole Assurances has 4,700 employees. It reported 2019 revenues of €37 billion (IFRS).

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