



Sustainability Report

Arval Communication on Progress



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OUR COMMITMENT TO THE GLOBAL COMPACT



Since 2004, as a participant of the United Nation's Global Compact, Arval incorporates the following principles through its commitments to them.

Human rights:

Principle 1: Business should support and respect the protection of internationally proclaimed human right

Principle 2: Business should ensure that they are not complicit in human right abuses

Working conditions:

Principle 3: Business should uphold the freedom of association and the effective recognition of the right to collective bargaining

Principle 4: Business should support the elimination of all forms of forced and compulsory labour

Principle 5: Business should uphold the effective abolition of child labour

Principle 6: Business should uphold the elimination of discrimination in respect of employment and occupation

Environment:

Principle 7: Business should support a precautionary approach to environmental challenges

Principle 8: Business should undertake initiatives to promote greater environmental responsibility

Principle 9: Business should encourage the development and diffusion of environmentally friendly technologies

Transparency and anti-corruption:

Principle 10: Business should work against corruption in all its forms, including extortion and bribery

Within this report, a large number of examples shows how Arval is putting these principles into action.





MESSAGE FROM OUR CEO



CSR, a commitment embedded in our values and line of business

With a global leased fleet of nearly 700,000 vehicles, Arval naturally includes issues related to environmental protection, road safety and social commitment into its business. This choice reflects both a claimed responsibility and an opportunity offered to its customers and stakeholders.

Through our activity, we are in a perfect position to inform our customers concerning fuel consumption and to advise them on greenhouse gas emission reduction and atmospheric pollutants. Furthermore, we encourage new driving behaviours and take action on accident prevention.

In this Communication on Progress, Arval is confirming its global commitment and its pioneering position. In 2004, we were the first full service vehicle leasing company to sign the United Nations Global Compact. Since then, Arval has duly communicated on its progress concerning the 10 principles of the Global Compact, in the areas of human rights, labour, environment and anti-corruption. Annual reports show Arval key achievements, both in internal practices and services to customers.

At Arval, we are convinced that Sustainable Development is henceforth an essential part in the daily management of corporate vehicle fleets. Today, this environmental and social commitment is so thoroughly embedded in the company's core activity that even national subsidiaries are publishing their own CSR report.

As a subsidiary of the BNP Paribas Group, we benefit from its support for the implementation and monitoring of our CSR policy. The ambitious targets set by the Group encourage us to improve our business for our employees, our customers and our partners. For example, as from 2010, thwarting climate change and fighting against all forms of exclusion were identified as priority issues.

Today, Arval staff members have integrated CSR into their business. It represents the essence of our corporate culture.

Philippe Bismut
CEO Arval



SOCIAL RESPONSIBILITY

Arval seeks to be a corporate citizen in each of its actions and aims to achieve every aspect of its business with honesty and integrity, while respecting human rights as well as the interests of its employees, customers and all other stakeholders.

A code of conduct

Arval established a Code of Conduct the aim of which is to develop a culture of honesty and integrity that all employees must respect in all circumstances. This Code of Conduct applies to all Arval subsidiaries and to all its activities, including relationships with shareholders, employees, customers, suppliers and other stakeholders.

According to principle 10 of the Global Compact, Arval has developed, since 2007, a complete policy to fight against corruption, involving all its stakeholders, and covering the whole lifecycle of the vehicle leasing product. This policy, which is based on the overall anti-corruption policy set up by BNP Paribas, is applied to all Arval activities and implemented in all countries where Arval is present.

This Code of Conduct lays down several rules:

- A gift policy must be respected by all employees. Simple and universal rules govern the acceptance of gifts received during business relationships;
- All working relationships must be subject to a signed contract in due form;
- Financial transactions must be paid by check or bank transfer, after the receipt of invoices, so that no subsidiary may be accused of legal or fiscal fraud;
- Cash payments from customers or other partners are strictly forbidden (even in countries where this kind of payment is still a tradition for certain transactions) in order to avoid money laundering;
- The whistle blowing process can be used by all employees.

These policies are subject to the supervision and control of the internal function PC&C (Permanent Control and Conformity), acting both at local and headquarters level.

Sector exclusion policy

Following its ethical commitment, BNP Paribas does not accept funding, investment or transaction regarding products which are subject to national or international bans. Moreover, it has established a list of goods which are excluded from all the Group's transactions. This list was established on the basis of treaties, laws, regulations and decrees recognized internationally to regulate the production and trade of these specific goods.

Arval has joined this policy and will not engage in financing vehicles fleets involved in the following activities:

- The production or trade in controversial weapons within the scope of the Group's defence sector policy (published in 2010).
- The production, trade or use of drift nets over 2.5 kilometres in length.
- The production of asbestos fibres.
- The production or trade in products containing PCBs (polychlorinated biphenyls)
- The trade in any plant or animal species or products governed by the Convention on International Trade in Endangered Species of Wild Fauna or Flora (CITES) which are not authorised by a CITES permit.

Social commitment

Since 2008, all Arval subsidiaries maintain close and sustainable relationships with local and social non-profit organizations. Initiatives supported by employees are encouraged as well as those supported by the company itself.

Arval alongside its employees

Arval is associated with the Corporate Philanthropy program implemented by the BNP Paribas Group, which enables staff members to get support for their personal commitment towards non-profit organizations.

Since 2003, this program supports projects in which employees volunteer. It is implemented in several countries where Arval is present.

Thus Arval Netherlands encouraged 12 of its employees to cycle the slopes of Mont Ventoux (France) to raise money for the association KiKa (dedicated to children with cancer). The cyclists were sponsored €0.01/meter in height by their colleagues, family and friends. Thanks to these athletes, Arval Netherlands handed over a cheque of €3,100 to KiKa.

Following the same objective, Arval UK supported 40 of its employees who cycled 135km between the Arval UK Birmingham and Swindon Offices to support the Prospect Cancer Hospice and Help for Heroes charities as part of National cycle-to-work week, raising over €7,000 in the process.

Moreover, the company itself is directly involved in many initiatives. For instance, Arval Russia actively supports Pervomaisky Orphan Home which caters for children with various levels of physical disabilities. Arval made an important donation which will be used to purchase medicine and staple commodities.

Through this initiative, the company hopes to help improve quality of life as well as development and education.

In partnership with the "Association des Paralysés de France" and on the occasion of the French national week for the physically disabled, Arval France hosted a photo exhibition called "7 Ailleurs".

The aim of the event was to show how disability is experienced and perceived around the world and show the living conditions of disabled people in different situations. Employees of Arval France were also invited to join an "accessibility course": they had to manoeuvre a wheelchair in order to understand the everyday challenges disabled people have to face.

Vehicles for social causes

Arval makes good use of its leasing capacity to support several Non Governmental Organizations (NGOs), by providing them cars or other services.



- Since 2006, **Arval France** lends six vehicles to the French NGO "Association des Paralysés de France", as part of a long term relationship with this organization.
- **Arval Belgium** supports the association «Compagnons Dépanneurs» which aims at offering decent housing to the poorest populations. This non-profit organisation carries out paint and wallpapering works, plumbing or electrical repairs, removals... for people on very low incomes. Arval Belgium offered a wagon vehicle to this organization to facilitate the "companions" moves.
- In September 2011, **Arval Portugal** donated a vehicle to an NGO that supports homeless people. This vehicle will support the everyday delivery of food and clothes to homeless of Lisbon. This action was conducted under the project Mão2 (local BNP Paribas CSR project).

A business expertise fueled by research and innovation

Arval is periodically conducting Research & Development projects, in collaboration with European universities. Besides, it supports forward-looking initiatives in the transport sector, in order to evaluate new technologies, identify new mobility practices and anticipate vehicle standards to come. All these initiatives incorporate CSR values and thus enable Arval to increase its expertise in this area.



- In February 2012, researches were conducted with EM Normandie (France) concerning new intermodal mobility services for businesses¹. Furthermore, engineers from Antony (France - 92) were asked to think about the development of new mobile applications.
- Since 2010, Arval Italy organizes CSR workshops in partnership with the La Sapienza di Roma University. Their aim is to spread information concerning new automotive technologies and their environmental / economic feasibility in companies' fleets.
- For the upcoming three years Arval is the official sponsor of the Hydromotive team at the HAN college (Hogeschool Arnhem Nijmegen): this team of students has developed an efficient vehicle driven by hydrogen. During the Shell Eco-marathon in Rotterdam, the team will try to drive as far as possible with only one litre of fuel.

Arval also supports the Corporate Vehicle Observatory (CVO), an independent experts platform which it created in 2002. Each year, the CVO, in collaboration with CSA, a survey company, conducts a massive survey among 4,800 fleet managers from 16 countries. Its objectives are to identify the significant trends of fleet management (pros and cons of "green" vehicles, expectations in terms of road safety, fuel, etc.) and to elaborate an annual barometer, a true reference for industry professionals.

Thanks to its international implementation and the development of its annual barometer, the CVO is a key player in the organization of meetings between experts in the areas of mobility and CSR. For instance, CVO Germany organised, in November 2011, a panel discussion with 60 experts concerning electromobility and battery technology.

Suppliers involvement

Arval aims to develop strong and sustainable relationships with its suppliers, based on a demand for quality and mutual trust.

In respect to the Global Compact's principles, Arval must not only comply with Global Compact principles within its own teams, but also in its upstream relations with suppliers. For this reason, Arval has decided to include particular clauses to its global contracts which make it compulsory for business partners to communicate on any non-compliance of their situation. The sanction for failing to inform Arval in case of non compliance is an Arval option to terminate.

While for global suppliers, all the 10 Global Compact principles are part of their commitment, simplified clauses are applied to local ones, focussing on the three following commitments:

- Fighting child labour (principle 5);
- Fighting corruption (principles 7, 8 and 9);
- Protecting the environment (principle 10).

Out of an ethical concern for our partners, Arval is committed to supporting suppliers in areas and regions where the implementation of these principles remains difficult, through advice, guidance or by sharing good practices.

¹ The intermodality refers to the use of several means of transportation during a single journey. This concept allows users to undertake more ecological journeys and to make significant savings.



ENVIRONMENTAL RESPONSIBILITY

Our business is a pillar of the automotive industry in the world, the potential footprint on environment is considerable. Our duty is therefore to do our best to minimise our environmental impact. For several years, Arval has developed many activities both upstream - through research and discussions with manufacturers, and downstream - with customers and colleagues. The company is committed to accurately measuring and optimising the environmental impact of the 700,000 vehicles leased to its customers.

■ Vehicles and environment

■ Innovation for the environment

In terms of sustainable mobility, Arval must be innovative and offer its customers new, simple and eco-friendly ways to move around. Following this aim, Arval is developing innovative and optimised ways to use cars which meet the needs of its customers and of society in general.

■ Electric vehicles

Arval is always looking for new practices in order to develop the use of innovative vehicles in companies. It participates in several initiatives in the field of electric vehicles. Although there is still a limited amount of electric vehicles available, they are beginning to represent an actual alternative on the transport market.

Currently, electric vehicles remain inappropriate for some mobility needs and their true environmental benefit is still questioned. However, as a major leasing company, Arval considers that it is part of its mission to allow its staff as well as its customers to experiment electric vehicles, and to participate in the deployment of these technologies. From this perspective, Arval has developed several partnerships with local authorities (eg. in Milan in Italy or Houten in the Netherlands) for the establishment of charging stations.

Arval also maintains close relationships with car manufacturers to help them identify clients' needs about electric vehicles.



- **Arval Netherlands** is an active member of DC-TEC (Dutch Consortium for the Tender of Electric Cars). This consortium promotes the electric vehicle interests of about 25 Dutch organisations, including major multinationals and government agencies. Together they want to purchase 3,000 electric cars in order to initiate a major national market for this form of transport. As an expert in electric vehicles, Arval offered to take the leading role in the purchase of the cars. Thanks to this Consortium, Arval maintains close relationships with important customers and prospects and demonstrates its expert position regarding electric vehicles.

■ Car sharing

Along with technical innovation, Arval also considers the development of new ways of using vehicles as a promising source of innovation. Among these innovative fleet management services, Arval is heavily investing in the development of car sharing. The company has launched a service called the "AutoPartage by Arval" in order to implement a technological device which is reliable and efficient, while being economically viable. This service allows companies to manage a solution of car sharing in complete autonomy.

This service also allows introducing electric vehicles into a fleet, by using the complementarity of vehicles to satisfy all needs in terms of mobility.

This service is a real innovative advantage for companies as it allows them to:

- Improve business travels of their employees;
- Optimise utilisation rate of pool vehicles, and thus their profitability;
- Help reducing fleet management expenses;
- Rationalise the expenditures related to mobility;
- Reduce their ecological footprint.



- Since September 2011, the AutoPartage service is available for **Arval France** staff members for professional purposes.
- Arval operation in **Germany** includes the mobility scheme that provides since 1989 the car sharing service for Lufthansa flying crews. This car on demand service, very flexible, 24/24, without mandatory reservation, is available in 3 airports Frankfurt, Hamburg & Munich. 1300 vehicles of 4 different categories are thus put at the disposal of employees of this company for a reasonable rate.

■ The promotion of sustainable mobility

Arval considers that one of its missions, as a major automotive actor, is to promote and develop the awareness of businesses regarding sustainable mobility.

Thus the company launched the Green Mobility® Day during which customers can give their opinion about the future of mobility, in a test centre dedicated to electric and hybrid vehicles and future mobility solutions. The second edition (2012) brought together nearly 400 participants and presented more than 70 vehicles.

In order to educate, assess and help integrate new solutions for mobility, Arval is actively involved in CVO Mobility Tour (at the initiative of the French branch of the Corporate Vehicle Observatory). In this forum, Electric vehicles, carpooling or intermodal transport are some of the main themes have been the subject of extensive discussions between business decision makers, local authorities, stakeholders in the automotive industry, environmental specialists and experts in company vehicles.



- On April 11th, 2012, **the CVO** and AVERE-France organized and delivered, under the patronage of the Ministry of Ecology, the Grand Prix of Ecomobile Companies. It aims to highlight and encourage initiatives supported by companies.

The reduction of environmental impacts

The major environmental challenges the automotive industry has to face are global warming and air pollution. Therefore, advising companies to optimise their vehicle fleets appears as a natural extension of Arval activity.

Choice of efficient vehicles

Assistance on the selection of vehicles has always been at the heart of Arval expertise as a multibrand lessor. In a period of intense innovation where the universal all-purpose vehicle is replaced by specific optimized engines, the need for advice is particularly important in the field of alternative fuel vehicles.



- **Arval Netherlands** launched a brochure about alternative fuels and sent it to all its customers. The aim of this brochure was to help customers decide which type of fuel was the most appropriate for their fleet. Besides facts and figures, the brochure included a list of advantages and disadvantages by type of fuel and also mentioned environmental benefits and cost savings.

Eco-driving

In all countries, Arval offers its customers and employees the opportunity to participate to a complete eco-driving programme which involves new behaviours for the drivers and focuses on efficient use of the vehicle. The different courses teach the drivers how to drive according to various principles such as: economic drive, respect of the environment, passenger and driver security. The course programme can be expanded with a driving proficiency training that prepares drivers for unforeseen traffic situations.

Pollution optimisation through European emission standards

New passenger cars and light commercial vehicles sold in European Union member states must respect strict European emission standards. Since September 2009, the Euro 5 standard is applied: it states that vehicles must emit less than 0.500 g/km of CO₂ and 0.180 g/km of NOx. A new standard, Euro 6, should be applied starting from September 2014.

As environmental regulations constantly evolve, Arval must anticipate the future legislation in order to offer customers the best service but also to maximize the resale value of vehicles out of contract.

Through its different kind of actions (advice and training for its clients, research and innovation, discussions with manufacturers...), Arval is involved in the implementation of public policy.

Management of CO₂ emissions

Arval offers a comprehensive program to reduce its customers' carbon footprint. This program starts by measuring the CO₂ emissions of the customer's fleet and establishes quantitative reduction goals. Various optimisation actions are then proposed. Arval assists in the decisions, controls the calculation of CO₂ volume, and provides its expertise in terms of car policy and driver training. When emissions remain above the reduction objectives, Arval provides a variety of offsetting solutions and controls traceability, quality and eligibility of the underlying project.

In 2010, Arval Netherlands joined the Cleaner Car Contracts (CCC) programme, with the aim to improve the fuel-efficiency of its passenger fleet. By signing this contract, the company makes sure that, by 2012, average CO₂ emissions for new cars do not exceed 120 grams/km.

■ Offsetting of CO₂ emissions

As it is difficult to reach “zero CO₂ emissions”, Arval has implemented various solutions in order to offset the remaining emissions of its customers. Based on its own experience on its fleet and on the support of BNP Paribas Carbon Finance department, Arval started offering in most of the countries various formulas of fleet compensation. Either in collaboration with local offsetting operators or by making use of the market of the Kyoto Clean Development Mechanism, the transactions are made with CERs (Certified Emission Reductions) or VERs (Verified Emission Reductions), or through direct contributions to ongoing projects.

■ Promotion of alternative solutions

With the same aim of reducing CO₂ emissions, Arval is committed, internally, to promoting alternative transport solutions for automobile rides.

Arval supports its customers in the establishment of business mobility plans. These plans include alternative solutions to automobile rides such as:

- Videoconferencing;
- Telecommuting (from home or a telecenter);
- Public transport

■ Best environmental practices in Arval subsidiaries

Arval is aware of its own organisation’s impact on the environment. In order to reduce the impact related to its operations, Arval has implemented several initiatives, such as compensating CO₂ emissions of its own fleet, providing its own energy with photovoltaic panels, recycling, reducing wastes... The final objective of Arval is to achieve the ISO 14001 certification in each of its subsidiaries.

■ Arval staff mobilisation

Arval employees are the primary guarantors of the exemplary nature of the company. They are widely mobilised and encouraged to participate in environmental actions.

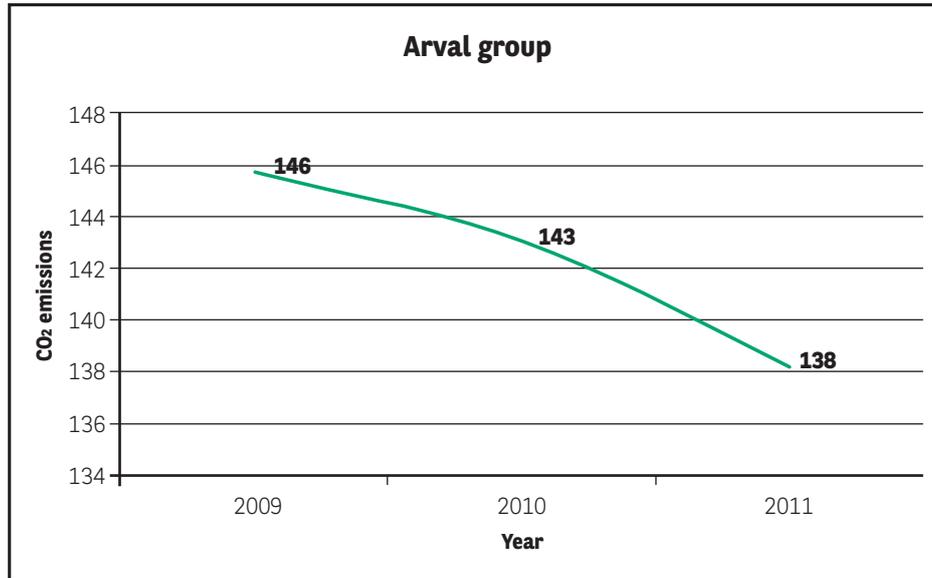
Since 2010, Arval France has partnered with the National Forestry Office (ONF). In November 2011, about twenty five employees and their children participated in the reforestation of one acre of the Fausses-Reposes state forest (Haut de Seine – France).

Arval Turkey launched a project in collaboration with TEMA. For each vehicle leased by the company, it will plant a tree in the cities of Edirne and Izmir, while providing a guarantee certificate to each of the drivers.

■ The optimisation of Arval fleet

Since 2008, Arval carries out the full offsetting of its own company cars’ CO₂ emissions (see the following graph). That is both an internal choice supported by its employees and a fullscale laboratory to test the offsetting solutions offered to fleet users.

Thanks to this initiative, the 4,804 tons of CO₂ emitted in 2011 were compensated:



Arval CO₂ emissions evolution shows a decrease of 5 % in the last 2 years period



- For all countries where no local offsetting partner is available, **Arval Corporate CSR team** set up a corporate offsetting scheme, in partnership with EcoAct, a French offsetting operator. Asked about their preferences the majority of Arval employees voted for a REDD (Reducing Emissions from Deforestation and forest Degradation) project in Kenya: this project is based on a program established by the United Nations in order to reduce CO₂ emissions from deforestation and forest degradation.
- Alternatively **Arval France** decided to compensate the CO₂ emissions of its own vehicle fleet (831 tons) on a carbon sink project in Brazil. This project located on the Fazenda Sao Nicolau in the state of Mato Grosso, Brazil, sequesters carbon by means of plantations. Offsetting was carried out through an equivalent financial donation to the international arm of ONF (French forest authority).

■ Eco-efficiency of buildings

Eco-efficiency of its buildings is one of Arval priorities. The company's subsidiaries located in Italy, the Netherlands and Belgium have already taken serious actions in favour of eco-efficiency.



- In 2009, **Arval Italy** head office in Scandicci, near Florence, installed a solar photovoltaic system on the roof of its building (over 200m² of photovoltaic panels). In its first year of operation, Arval Italy was able to produce 8,185 kWh of renewable energy. With this sustainable system, the Italian subsidiary reduced its CO₂ emissions of 3,900kg. Since December 2010, employees can see the amount of energy produced by Arval Italy's headquarters on a display board in the reception area.
To further reduce the environmental impact of its buildings, Arval Italy is currently building a new facility in Florence. It will include all the criteria for sustainable construction (water saving, waste recycling...).

■ Recycling, paper policy and printing policy

In 2012, Arval decided to join the policy paper of BNP Paribas, which sets quantitative targets in four key areas:

- Improve paper reporting
- Reduce paper consumption
- Consume better paper
- Sort and recycle more

■ ISO 14001 certification

Arval commitment regarding Sustainable Development was recognised through ISO 14001² certifications in various countries. Today, its subsidiaries located in the UK, France, the Netherlands, Italy and Hungary are already certified.

In order to further structures its environmental best practices, Arval is pursuing the ISO 14001 certification of the remaining subsidiaries over the next two years. This plan covers areas such as the reduction of energy, paper, ink consumption, the reduction of waste, the marketing of "green" products and services...

² ISO 14001 is an international standard which allows organizations to develop their own environmental management system.



SAFE MOBILITY

Arval is committed to improving road safety, a constant concern towards its employees and customers. This domain is naturally a pillar of the company's CSR strategy, as well as the protection of the environment and the community involvement.

Arval internal commitment to road safety

Organisation of internal and international working groups

Arval organises working groups with internal experts (OL, insurance and road safety prevention specialists from various countries), with the aim to set up strong and international Key Performance Indicators (KPI) to evaluate accident costs and progress.

Arval is developing measurement indicators to have a better control in the management of its fleet (fuel consumption, number and cause of accidents...). These indicators are used to implement an effective policy in terms of road safety.



«Road safety, a rational business choice»

Tracey Scarr, Fleet & Road Safety Manager, Arval UK

Arval UK puts education and training at the heart of its approach to road safety, employing a raft of initiatives aimed at driving down risk. Tracey Scarr, Fleet & Road Safety Manager at Arval UK founded Drive4Life, its internal road safety programme six years ago, which is tailored and delivered to hundreds of Arval UK employees each year. The programme raises awareness of the harsh realities of poor driving and gives employees - whether driving is a core function of their role or not - the tools that they need to reduce their road risk. Tracey explains: "There are many different aspects to making a sustainable safety programme, but whatever measures you introduce they have to be right for your business."

What are the benefits to fleets of investing in road safety?

We want our employees to be safe not only when they're driving for work, but also when they're driving with family and friends. It's about providing them with skills for life as well as work, and by doing this for a number of years we have developed a strong safety culture within Arval UK. It also makes good business sense to invest in safety. By investing in safety you can make a difference to your bottom line, and we have seen a massive reduction in the number of incidents, from 40% in 2007 to just 18% in 2011.

How do you share your good practices with your customers?

We are happy to share our story with our customers and any business interested in developing a road safety programme. We hold regular safety workshops with our customers, looking at areas of best practice and sharing these amongst the group. It provides the ideal platform for fleets to share any problems and possible solutions with each other, while expert speakers can offer insight and advice on their chosen subject.

As a result, we have built strong relationships with safety organisations such as Brake, RoadSafe and local fire and rescue service. By working with these groups and other fleets we can build information and ideas which allows us to make our fleet as safe as possible.

Affiliation of Arval subsidiaries to the European Road Safety Charter

To reinforce its commitment towards road safety, in 2009 Arval started to affiliate to the European Road Safety Charter through some pioneer subsidiaries such as Arval UK, Hungary and Spain. To encourage the affiliation of its 23 national subsidiaries, Arval integrated the signing of the Charter within their local action plan on safety. Thus all Arval's subsidiaries, even outside Europe, are now affiliated or will be soon.

The road safety is integral part of the offer of service put forward by Arval and constitutes a major subject broached at the time of each commercial and Marketing seminar. It was thus natural for the company to ratify this European charter by all the subsidiaries.



- For example, the European Road Safety Charter enabled **Arval UK** to publish details of the road safety seminars it has been running for several years in order to share with a wider audience. The company also used the website to look at initiatives and details of suppliers and partners activities, and have made contact with several people running safety events.

Calculation of key performance indicators

Arval encourages each of its subsidiaries to calculate its own insurance premium to meet the specific needs of companies using vehicle leasing (a professional vehicle is statistically more prone to accidents than a personal one).

Optimise vehicles choice: advice on choice of the vehicle (Euro cap, safety options such as ESP)

The equipment of series or in option of the vehicles is the first guarantors of the security of the driver and its passengers. There exists recently of new embarked technologies which make it possible to the insurers to locate the vehicle in the event of accident or of theft. These "cases" can be besides settled only with the agreement of the insurance companies and this by authorized fitters by them.

It is important to know, that certain insurers buy sell back even revisions of the insurance premiums automobile/car/vehicle for the installation of embarked kit.

Road safety for Arval employees

As part of its commitment to road safety, Arval implements training and awareness programs for its employees. Thus since 2007, Arval offers in all countries where it is present, a double security and eco-driving training to its employees.



- Arval France** staff members had the opportunity to participate in "Road Risk Prevention" before their summer holiday departure. They were invited to take part in various activities: the "auto-shock" activity simulated the impact of a car going at only 8 km/h, the "two-wheeled vehicle" activity demonstrated the key elements of road safety (equipment, driver position, etc.)... Three experts were also available to share their knowledge with Arval's employees and give them valuable advice before leaving for their summer holiday.
- All **Arval Italy** staff members driving a corporate vehicle have taken a training course (both on eco and safety driving) organized by Centro Internazionale di Guida Sicura Andrea de Adamich.

Arval commitment towards its customers' road safety

As Arval is in contact with 700,000 drivers, it considers that it is part of its corporate duty to improve the education and prevention regarding road accidents. Moreover duty of care and health and safety compliance is legal necessities in most EU countries.

Arval's expertise in the field of accident management and risk allowed the company to develop a comprehensive road risk, designed for the specific needs of its customers.

Customers can take a real advantage if they adopt a road risk program not only for their legal responsibility but also in terms of hidden costs for each accident (lost time, vehicle off the road for repair, missed orders and business opportunities...).

With the solutions offered by Arval, companies are able to significantly reduce and manage their risk exposure.



- In 2012, **Arval UK** received the "Safe Fleet Award", which represents an official recognition of the Arval's commitment to the safety of all its staff members and its continuous efforts to keep its customers informed and educated on how to drive safely.

Training for new driving behaviours

Arval offers its customers training sessions concerning road safety and eco-driving in order to influence new behaviours on the road: safer for drivers and passengers and more eco-friendly. Thus in its subsidiaries located in Portugal, Czech Republic and Spain, Arval is developing the Drive4Life program which offers safety and eco-driving training specifically designed for its customers. This program is based on four driving principles: Preventive, Defensive, Economical and Respectful. Arval France has created a specific eco-driving training which lasts 7 hours and uses a driving simulator.

These training sessions also help drivers to feel more secure on the road and provide them the necessary knowledge to face unexpected situations. Moreover, Arval advises its customers to optimize the choice of their vehicle.



- **Arval Turkey** distributed coupons for driving sessions (eco-driving and road safety). Over 750 coupons were distributed during this operation.
- **Arval France** informs and advises clients about eco-driving by providing to each new driver an eco-driving kit.
- **Arval Romania** plans to implement the Drive4Life program in partnership with AchieveGlobal and QUALIANS.
- **Arval Greece** has placed eco driving as a compulsory tool for drivers who frequently cause accidents. It also set up follow-up sessions that are organized at regular intervals.

Advices on health and safety

Arval advises its clients on road risks and on the optimization of their vehicle choice in order to improve their safety. Through its consulting missions, Arval is also involved in its customers' health. For instance, Arval Germany launched a rescue card which gives important information for the rescue team on how to get the driver out of the vehicle in case of an accident.



- **Arval Slovakia** always includes recommendations regarding eco-driving and safety of drivers in the car policy prepared for customers.
- **Arval Turkey** included to its website a home page block and a web page dedicated to eco and safety products.
- Through the Ecopolis Fleet service, **Arval Italy** offers to its clients some items related to drivers safety: a safety kit containing a first aid kit and some useful objects (breath alcohol tests, light sticks, wake-up alarm...), and the possibility to take eco-driving and safety training.

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