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## BNP Paribas Cardif supports Handitech Awards for third consecutive year

The fourth annual Handitech Awards will be presented on 16-19 November, during the European Disability Employment Week. For the third consecutive year, BNP Paribas Cardif, the world leader in creditor insurance<sup>1</sup>, is partnering the awards, which recognize entrepreneurs who develop inclusive technologies that improve the daily lives of people with disabilities or limited autonomy. Reflecting its mission of making insurance more accessible, BNP Paribas Cardif will present the "Health & Care" Award.

### Access is an essential issue for society

Over a billion people worldwide live with a disability<sup>2</sup> and must surmount day-to-day challenges. Because new technologies harbour tremendous potential to make their lives easier, the Handitech Awards were created to recognize innovations that lead to a more inclusive society. This ethos is perfectly aligned with BNP Paribas Cardif's mission of making insurance more accessible and thus more inclusive and easier to understand, with a simple and straightforward customer experience.

BNP Paribas Cardif does not believe that disease should prevent people from owning a home, which is why in 2019 the insurer expanded its Cardif Libertés Emprunteur insurance policy to propose cover and adjusted rate scales for people suffering from four additional pathologies – Parkinson's disease, obesity, gestational diabetes, psychological problems related to a traumatic event<sup>3</sup> – along with those already covered<sup>4</sup>.

In September of this year, the insurer also signed an agreement with the greater Paris region (Île-de-France) to help facilitate access to housing for people exposed to aggravated health risks, complementing the existing AERAS scheme, which enables people with these higher risks to obtain insurance and loans. BNP Paribas Cardif joined eight other banks and insurers to support the Île-de-France region project, providing information for its beneficiary clients and then performing end-to-end management of the program with no additional fees for either the region or clients.

This same commitment to broad access extends beyond France. In the Czech Republic, for example, BNP Paribas Cardif was a trailblazer in 2019 when it began offering life contingency cover for caregivers who support a family member who has lost their autonomy or has a disability.

### Innovation for inclusion

Digital services and robotics open new paths to a more inclusive society. BNP Paribas Cardif promotes a vision that encourages greater inclusion thanks to digital solutions at two levels. As an insurer it continually adapts its offers to simplify medical formalities. The insurer is also engaged as an employer: in 2020

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<sup>1</sup> Source: Finaccord.

<sup>2</sup> Source: [World Health Organization](#).

<sup>3</sup> Including aggression, separation or divorce, spousal violence or terrorist attack, for example.

<sup>4</sup> Asthma, paraplegia, tetraplegia, rheumatoid polyarthritis, ankylosing spondylarthritis, valvulopathies, ischemic heart disease and coronary diseases.

BNP Paribas Cardif Chief Executive Officer Renaud Dumora sponsored the launch of a support network called Ability, which connects BNP Paribas Group employees affected by disability or a disabling disease.

Last year BNP Paribas Cardif supported the launch of the intrapreneurial project [tangata.net](https://tangata.net). This online platform now counts over 40 partners and lists more than 3,000 offers for accessible leisure activities, helping improve the daily lives of people with special needs and their carers. Tangata.net is also committed to employment and professional inclusion for people with disabilities, in particular within the framework of Act For Impact, the BNP Paribas social entrepreneurship label.



*"We are extremely proud to be supporting the Handitech Awards, which promote access, empathy and entrepreneurial spirit, for a third year. As a worldwide specialist in personal insurance, presenting this award as we approach the end of the year with the pandemic still upon us is more meaningful than ever. Encouraging innovation that makes society more inclusive and egalitarian resonates powerfully with our role as an insurer,"* said **Renaud Dumora, Chief Executive Officer of BNP Paribas Cardif.**

### SAVE THE DATE

16-19 November: join the 2020 Handitech Awards ceremonies live, every day at 11a.m. with #TechInclusiveHour. Sign up here: [https://www.lahanditech.fr/les-trophees-2020/inscription\\_LIVE](https://www.lahanditech.fr/les-trophees-2020/inscription_LIVE)

Follow the event on  @LaHanditech\_ with #HTT2020

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Special report published in the 23 November edition  of

### About BNP Paribas Cardif

The world leader in bancassurance partnerships and creditor insurance<sup>1</sup>, BNP Paribas Cardif plays an essential role in the lives of its policyholder clients, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events. As a committed insurer, BNP Paribas Cardif works to have a positive impact on society and to make insurance more accessible. In a world that has been deeply transformed by the emergence of new uses and lifestyles, the company, a subsidiary of BNP Paribas, has a unique business model anchored in partnerships. It co-creates solutions with almost 500 partner distributors in a variety of sectors (including banks and financial institutions, automotive sector companies, retailers, telecommunications companies, energy companies among others), as well as financial advisors and brokers who market the products to their customers. With a presence in 33 countries and strong positions in three regions – Europe, Asia and Latin America – BNP Paribas Cardif is a global specialist in personal insurance and a major contributor to financing for the real economy. With nearly 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €29.8 billion in 2019.

Follow the latest news about BNP Paribas Cardif on  @bnpp\_cardif

### For more information

#### BNP PARIBAS CARDIF

Marion Saraf  
Relations Presse  
[marion.saraf@bnpparibas.com](mailto:marion.saraf@bnpparibas.com)  
06 80 93 40 40

#### BNP PARIBAS CARDIF

Laure Berkovits  
Relations Presse  
[laure.berkovits@bnpparibas.com](mailto:laure.berkovits@bnpparibas.com)  
06 99 31 36 92

#### HANDITECH TROPHY

Carla Sinacori  
Marketing Project Manager  
[csinacori@jobinlive.fr](mailto:csinacori@jobinlive.fr)

<sup>1</sup> Source: Finaccord