

**Intertrust (Singapore) Limited
The Southeast Asia Disaster Risk Insurance
Facility (SEADRIF)
(P170913)**

**DRAFT
ENVIRONMENTAL and SOCIAL
COMMITMENT PLAN (ESCP)**

6 November 2019 (V2)

ENVIRONMENTAL AND SOCIAL COMMITMENT PLAN

1. In order to strengthen financial resilience against climate and disaster shocks, Cambodia, Indonesia, Lao PDR, Myanmar, and the Philippines with the support of Japan and Singapore are jointly working toward the establishment of the Southeast Asia Disaster Risk Insurance Facility (SEADRIF or Project) as a regional facility for ASEAN member states, providing its members with financial protection. Intertrust (Singapore) Limited (herein referred to as Intertrust or the Trustee), a licensed trust manager company based in Singapore, has been selected as the Trustee of SEADRIF Trust. The Trustee will be the legal owner of the Trust assets and carry out activities to establish and become the legal owner of the SEADRIF Insurance Company (the Company). The World Bank will finance the Project through their administered dedicated Multi-Donor Trust Fund (MDTF) and potentially other trust fund resources, subject to meeting their eligibility criteria. The Company will be a Recipient of the funds for its operating costs.
2. The Company will outsource most of its functions to third party service providers including the Insurance Manager and Calculation Agent. Willis Towers Watson Insurance Management Pte. Ltd. who has been selected as the Company's Insurance Manager. As the recipient of the grant, the Intertrust is responsible for compliance with the World Bank's new Environmental and Social Framework (ESF) including preparation the project's Environmental and Social Commitment Plan (ESCP).
3. The Trustee is required to implement material measures and actions so that the Project is implemented in accordance with the Environmental and Social Standards (ESSs) under the ESF. This Environmental and Social Commitment Plan (ESCP) sets out material measures and actions, any specific documents or plans, as well as the timing for each of these.
4. The Trustee will also comply with the provisions of any other E&S documents required under the ESF and referred to in this ESCP, such as Environmental and Social Management Framework (ESMF), which include Environmental and Social Management System, Stakeholder Engagement Plan, the Project's Grievance Mechanism, Labor Management Procedure, etc., and the timelines specified in those E&S documents.
5. The Trustee is responsible for compliance with all requirements of the ESCP even when implementation of specific measures and actions is conducted by the Ministry, agency or unit referenced above.
6. Implementation of the material measures and actions set out in this ESCP will be monitored and reported to the World Bank by the Trustee as required by the ESCP and the conditions of the legal agreement, and the World Bank will monitor and assess progress and completion of the material measures and actions throughout implementation of the Project.
7. As agreed by the World Bank and the Trustee, this ESCP may be revised from time-to-time, during Project implementation, to reflect adaptive management of Project changes and unforeseen circumstances or in response to assessment of Project performance conducted under the ESCP itself. In such circumstances, the Trustee and Company will agree to the changes with the World Bank and will update the ESCP to reflect such changes. Agreement on changes to the ESCP will be documented through the exchange of letters signed between the World Bank and the Trustee. The Trustee and Company will promptly disclose the updated ESCP.
8. Where Project changes, unforeseen circumstances, or Project performance result in changes to the risks and impacts during Project implementation, the Trustee and Company shall provide additional funds, if needed, to implement actions and measures to address such risks and impacts, which may include environmental, health and safety, labour and working conditions, stakeholder engagement, etc.

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
MONITORING AND REPORTING			
A	<p>REGULAR REPORTING</p> <p>Prepare and submit to the World Bank regular monitoring reports on the environmental, social, health and safety (ESHS) performance of the Project, including but not limited to the implementation of the ESCP, and any documentation prepared status of preparation and implementation of E&S documents required under the ESCP, stakeholder engagement activities, functioning of the grievance mechanism(s).</p> <p>Prepare and submit to the World Bank regular monitoring reports on the implementation of the ESCP</p>	<p>Annually throughout Project implementation as part of the Project progress reports.</p> <p>Coordinate with the Implementation Status and Results Report (ISR) Report.</p>	The Trustee & the Company
B	<p>INCIDENTS AND ACCIDENTS</p> <p>Promptly notify the World Bank of any incident or accident related to the Project which has, or is likely to have, a significant adverse effect on the environment, the public or workers on the Project. Provide sufficient detail regarding the incident or accident, indicating any immediate measures taken or that are planned to be taken to address it, and any information provided by any contractor and supervising entity, as appropriate.</p> <p>Subsequently, as per the World Bank’s request, prepare a report on the incident or accident and propose any measures to prevent its recurrence.</p>	In the event of a significant accident or incident, the Trustee will report in writing to the World Bank within 72 hours throughout Project implementation.	The Trustee & the Company
C	<p>CONTRACTORS MONTHLY REPORTS</p> <p>Based on the proposed functioning of the Project there will be little/no involvement of contractors, as such this component has been screened out.</p>	Not relevant.	Not relevant.

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
ESS 1: ASSESSMENT AND MANAGEMENT OF ENVIRONMENTAL AND SOCIAL RISKS AND IMPACTS			
1.1	<p>ORGANIZATIONAL STRUCTURE</p> <p>Establish and maintain an organisational structure with qualified staff, including an Environmental & Social focal point, and resources to support management of E&S risks to meet the requirements of this ESCP.</p>	An E&S organisational structure for the Project will be established and an Environmental and Social focal point will be appointed and in place before full commencement of the Project.	The Trustee & the Company
1.2	<p>ENVIRONMENTAL AND SOCIAL ASSESSMENT</p> <p>Based on the Project activities, no further assessment is considered to be required.</p>	Not relevant.	Not relevant.

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
1.3	<p data-bbox="201 258 680 282">MANAGEMENT TOOLS AND INSTRUMENTS</p> <p data-bbox="201 323 1230 412">The Trustee and the Company will prepare, before full commencement of the Project, the environmental and social management tools and instruments required under the World Bank’s Environmental and Social Framework, in a manner acceptable to the World Bank:</p> <ul data-bbox="254 453 1335 1370" style="list-style-type: none"> <li data-bbox="254 453 1335 509">• Environmental and Social Management Framework (ESMF) to provide overall guidance on Environmental and Social risks and opportunities for the Project implementation and operation. <li data-bbox="254 550 1335 769">• The ESMF will describe clear principles and rules and provide robust guidelines and procedures for environmental and social screening (e.g., a negative list) and assessing the environmental and social risks and impacts. The ESMF would include roles and responsibilities, schedule, costs and implementation procedures. The ESMF will also describe how will it be integrated into the project’s transactional framework? Who will be responsible for its implementation, for M&E and reporting? How would the chain of command work to bring the key provisions to specific activities / investments financed through the insurance facility? <li data-bbox="254 810 1335 1013">• The ESMF will include Environmental and Social Management System (ESMS) to comply with the ESF and local requirements in Singapore. As part of the ESMS, roles and responsibilities will be established to maintain an organizational capacity and competency for implementing the ESMS before its full commencement. A senior management representative will be designated as part of the ESMS to have overall accountability for environmental and social performance. <li data-bbox="254 1053 1335 1370">• The Environmental and Social Management System (ESMS) to comply with the ESF and local requirements in Singapore will be part of the Project’s ESMF. <ul data-bbox="348 1151 1335 1370" style="list-style-type: none"> <li data-bbox="348 1151 1335 1370">○ The ESMF will also include general provisions for Labor-Management Procedures Occupational Health and Safety (OHS) and dispute resolution (under ESS2), Pollution management and use of resources (under ESS3), Community Health and Safety (under ESS4), Labor influx and Gender Based Violence (under ESS4), Land Acquisition, Retrictions on Land Use and Involuntary Resettlement (under ESS 5), Biodiversity conservation and sustainable management of living natural resources (under ESS 6), Indigenous Peoples (under ESS7) and Cultural Heritage (under ESS8). 	<p data-bbox="1356 323 1755 477">An ESMF for the Project will be prepared and established before full commencement of the Project and throughout implementation of the Project.</p> <p data-bbox="1356 518 1755 607">These management tools and instruments require the Bank’s prior review and approval.</p>	<p data-bbox="1810 323 2009 380">The Trustee & the Company</p>

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
1.4	<p>MANAGEMENT OF CONTRACTORS</p> <p>Based on the proposed functioning of the Project there will be little/no involvement of contractors, as such this component has been screened out.</p>	Not relevant.	Not relevant.
ESS 2: LABOR AND WORKING CONDITIONS			
2.1	<p>LABOR MANAGEMENT PROCEDURES</p> <p>The Trustee and the Company will undertake a review of the existing procedures and address any gaps identified where existing procedures are inconsistent with the requirements of ESS2. Based on the results of the review, update, adopt, and implement the Labour Management Procedures (LMP) as part of the ESMF to ensure they meet the requirements of the ESS2 and local law in Singapore.</p>	LMP for the Project will be established before full commencement of the Project and throughout Project implementation.	The Trustee & the Company
2.2	<p>GRIEVANCE MECHANISM FOR PROJECT WORKERS</p> <p>Ensure that a grievance mechanism for Project workers, is available as part of the LMP, and consistent with ESS2.</p>	LMP for the Project will be established before full commencement of the Project and throughout Project implementation.	The Trustee & the Company
2.3	<p>OCCUPATIONAL HEALTH AND SAFETY (OHS) MEASURES</p> <p>Ensure, that as part of the ESMF, OHS measures, including emergency preparedness and response measures are in place for the Project.</p>	OHS measures for the Project will be established before full commencement of the Project and throughout Project implementation.	The Trustee & the Company
ESS 3: RESOURCE EFFICIENCY AND POLLUTION PREVENTION AND MANAGEMENT			

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
3.1	<p>E-WASTE MANAGEMENT PLAN:</p> <p>Develop and implement the management of E-Waste (as part of the ESMF) in relation to the Project to ensure that any e-waste generated by the Project is segregated from other forms of waste and is taken to licensed collection centres or recyclers.</p>	E-waste management plan for the Project will be established before full commencement of the Project and throughout Project implementation.	The Trustee & the Company
3.2	<p>RESOURCE EFFICIENCY AND POLLUTION PREVENTION AND MANAGEMENT:</p> <p>Incorporate resource efficiency and pollution prevention and management measures in the ESMF to be prepared under action 1.3 above to support the efficient use of resources and pollution prevention.</p>	As part of the ESMF inclusion of resource efficiency and pollution prevention and management measures for the Project which will be established before full commencement of the Project and throughout Project implementation.	The Trustee & the Company
ESS 4: COMMUNITY HEALTH AND SAFETY			
4.1	<p>TRAFFIC AND ROAD SAFETY:</p> <p>Given the nature of the Project, there will be little/no direct involvement of transport, as such this component has been screened out.</p>	Not relevant.	Not relevant.
4.2	<p>COMMUNITY HEALTH AND SAFETY:</p> <p>Given the nature of the Project, there will be little/no risks or impacts relating to community health & safety, as such this component has been screened out.</p>	Not relevant.	Not relevant.
4.3	<p>GBV AND SEA RISKS:</p> <p>Given the nature of the Project, Gender-Based Violence and sexual exploitation and abuse (SEA) are not considered a significant risk and have therefore been screened out.</p>	Not relevant.	Not relevant.

4.4	GBV AND SEA RISKS DURING PROJECT IMPLEMENTATION: Given the nature of the Project Gender-Based Violence and sexual exploitation and abuse (SEA) are not considered a significant risk and have therefore been screened out.	Not relevant.	Not relevant.
4.4	SECURITY PERSONNEL: Given the nature of the Project, issues relating to security personnel are not considered a significant risk and have therefore been screened out.	Not relevant.	Not relevant.
ESS 5: LAND ACQUISITION, RESTRICTIONS ON LAND USE AND INVOLUNTARY RESETTLEMENT			
5.1	RESETTLEMENT PLANS: Given the nature of the Project, issues relating to land acquisition, restrictions on land use and involuntary resettlement are not considered a significant risk and have therefore been screened out.	Not relevant.	Not relevant.
5.2	GRIEVANCE MECHANISM: Given the nature of the Project, issues relating to land acquisition, restrictions on land use and involuntary resettlement are not considered a significant risk and have therefore been screened out.	Not relevant.	Not relevant.
ESS 6: BIODIVERSITY CONSERVATION AND SUSTAINABLE MANAGEMENT OF LIVING NATURAL RESOURCES			
6.1	BIODIVERSITY RISKS AND IMPACTS: Given the nature of the Project, issues relating to biodiversity conservation and sustainable management of living natural resources are not considered a significant risk and have therefore been screened out.	Not relevant.	Not relevant.
ESS 7: INDIGENOUS PEOPLES/SUB-SAHARAN AFRICAN HISTORICALLY UNDERSERVED TRADITIONAL LOCAL COMMUNITIES			

7.1	<p>INDIGENOUS PEOPLES PLAN:</p> <p>Given the nature of the Project, issues relating to indigenous people’s biodiversity conservation and sustainable management of living natural resources are not considered a significant risk and have therefore been screened out.</p>	Not relevant.	Not relevant.
7.2	<p>GRIEVANCE MECHANISM:</p> <p>Given the nature of the Project, issues relating to indigenous people’s biodiversity conservation and sustainable management of living natural resources are not considered a significant risk and have therefore been screened out.</p>	Not relevant.	Not relevant.
ESS 8: CULTURAL HERITAGE			
8.1	<p>CHANCE FINDS:</p> <p>Given the nature of the Project, issues relating to cultural heritage are not considered a significant risk and have therefore been screened out.</p>	Not relevant.	Not relevant.
ESS 9: FINANCIAL INTERMEDIARIES			
9.1	<p>ESMS:</p> <p>No FINANCIAL INTERMEDIARIES under ESS 9 are expected. Therefore, ESS9 is not relevant.</p>	Not relevant.	Not relevant.
ESS 10: STAKEHOLDER ENGAGEMENT AND INFORMATION DISCLOSURE			
10.1	<p>STAKEHOLDER ENGAGEMENT PLAN PREPARATION AND IMPLEMENTATION</p> <p>The Trustee and the Company will ensure that diverse key stakeholders at regional and national level (as relevant from the public and private sectors, civil society and academia) are identified and provided with meaningful information about the Project. Project-affected and other interested stakeholders will be identified and engaged at the first project preparation steps and during Project implementation.</p>	<p>The identification of key stakeholders and the provision of meaningful information about the Project will take place before full commencement of the Project. It will be updated and disclosed throughout the Project life-cycle.</p>	<p>The Trustee & the Company</p>

10.2	<p>PROJECT GRIEVANCE MECHANISM:</p> <p>Prepare, adopt, maintain and operate a grievance mechanism to address concerns coming from both Project-affected peoples and other interested parties.</p>	<p>A grievance mechanism for the Project will be established before full commencement of the Project and throughout implementation of the Project. The grievance mechanism will be available to the public through the SEADRIF website.</p>	<p>The Trustee & the Company</p>
CAPACITY SUPPORT (TRAINING)			
CS1	<p>As part of the Project’s ESMF, an Implementation Plan and Training Plan will be prepared both to ensure the inclusion of environmental and social considerations into the Project deliverables and to ensure that staff trained and aware of their roles and responsibilities under the ESMF and the Trustee and Company environmental & social commitments to the World Bank in the Project. Training may include awareness of the ESMF, the LMP, etc.</p>	<p>Awareness raising/training for the ESMF of the Project will be established before full commencement of the Project and throughout implementation of the Project.</p>	<p>The Trustee & the Company</p>