

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

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

26 June 2020 (V3)

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 established the Southeast Asia Disaster Risk Insurance Facility (SEADRIF), a regional facility to provide the participating ASEAN member states with advisory and analytical services as well as financing and insurance solutions. The SEADRIF Trust (the Trust) was established in Singapore as a legal arrangement to manage SEADRIF activities and assets. Intertrust (Singapore) Limited, a licensed trust company based in Singapore, has been selected as the SEADRIF Trustee (the Trustee). The Trustee will be the legal owner of the Trust assets.
2. The Council of Members of SEADRIF Trust, the governing body of the Trust, established the Sub-Trust A to govern and house the SEADRIF Insurance Company (the Company). The Company will provide a catastrophe risk pool for Lao PDR and Myanmar as its first insurance product. The Sub-Trust A is governed by the Sub-Trust A Committee (the Committee) composed of Lao PDR, Myanmar, Japan and an individual nominated by the Government of Singapore. The Trustee set up and became the legal owner of the Company. The World Bank is the administer of the SEADRIF Program Multi-Donor Trust Fund (MDTF). The Trustee will receive grants from the World Bank made out of the MDTF to capitalize the Company. The World Bank will also provide grants to the Trustee and the Company to cover operating costs, respectively. These grants would be provided through the World Bank's project "Southeast Asia Disaster Risk Insurance Facility (SEADRIF): Strengthening Financial Resilience in Southeast Asia" (the Project).
3. The Company will outsource most of its functions to third party service providers including the Insurance Manager and Calculation Agent. As the recipients of the grant, the Trustee and the Company are responsible for compliance with the World Bank's Environmental and Social Framework (ESF) including preparation of the Project's Environmental and Social Commitment Plan (ESCP).
4. The Trustee and the Company, together with an Environmental and Social (E&S) Focal Point hired by the Trustee, are 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.
5. The Trustee and the Company, together with the E&S Focal Point, 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 System (ESMS), which includes amongst other things the Stakeholder Engagement Plan and the Project's Grievance Mechanism.
6. Implementation of the material measures and actions set out in this ESCP by the Trustee and the Company will be monitored and reported to the World Bank as required by the ESCP and the conditions of the legal agreement. The World Bank will monitor and assess progress and completion of the material measures and actions throughout implementation of the Project.
7. This ESCP may be revised from time-to-time at the instruction of the Committee, during Project implementation, to reflect adaptive management of Project changes and unforeseen circumstances or in response to assessment of Project performance. In such circumstances, the Trustee and the 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 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 the Company will implement actions and measures to address such risks and impacts, which may include environmental, health and safety, labour and working conditions, stakeholder engagement, etc at the instruction of the Committee and with support from the E&S Focal Point.

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
MONITORING AND REPORTING			
A	<p>REGULAR REPORTING</p> <p>Prepare and submit to the World Bank annual E&S performance reports on the implementation of the ESCP and ESMS. These annual E&S performance reports will refer to both direct operations of the Trustee and the Company. The Trustee will request the E&S Focal Point(s) to draft an E&S performance report annually as part of the overall Project including on the use of insurance payouts by the beneficiary countries (if any were made), and share the E&S performance report with the Committee for review and approval for sharing with the WB.</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>	<p>The Trustee & the Company</p>
B	<p>INCIDENTS AND ACCIDENTS</p> <p>Promptly notify the World Bank of any incident or accident related to the operations of the Trustee and the Company with support from the E&S Focal Point, which has, or is likely to have, a substantial or high environmental and social adverse effect, and 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, in accordance with the ESMS and Sub-Trust A Operations Manual.</p> <p>Subsequently, the World Bank may request a report on the incident or accident and a proposal for any measures to prevent its recurrence.</p> <p>The Trustee will notify the Committee, the Company, and the WB with support from the E&S Focal Point in case non-compliance with the approved Contingency Plans including on the use of payouts based on the beneficiary countries' self-reporting and E&S auditing.</p>	<p>In the event of a significant accident or incident, the Trustee will immediately report in writing to the World Bank with support from the E&S Focal Point within an appropriate time throughout Project implementation in accordance with the Sub-Trust A Operations Manual.</p> <p>The Trustee will notify the Committee, the Company, and the WB with support from the E&S Focal Point in case non-compliance with the approved Contingency Plans including on the use of payouts based on the beneficiary countries' self-reporting and E&S auditing.</p>	<p>The Trustee & the Company</p>

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
C	<p>CONTRACTORS MONTHLY REPORTS</p> <p>Based on the proposed functioning of the Project there will be little/no involvement of contractors in its own operations, as such this component has been screened out.</p>	Not relevant.	Not relevant.
ESS 1: ASSESSMENT AND MANAGEMENT OF ENVIRONMENTAL AND SOCIAL RISKS AND IMPACTS			
1.1	<p>ORGANIZATIONAL STRUCTURE</p> <p>Establish and maintain an organizational structure with senior level competent staff member of the Trustee that oversees the administration of E&S responsibilities, and an E&S Focal Point hired by the Trustee.</p>	An E&S organisational structure for the Project will be established, including senior level competent staff member of the Trustee and an E&S Focal Point before 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 required, except the roles and responsibilities set out in the Environmental and Social Management System (ESMS).</p>	As below, an ESMS for the Project will be established and updated, as needed, before commencement of the Project and throughout implementation of the Project.	The Trustee & the Company

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
1.3	<p>MANAGEMENT TOOLS AND INSTRUMENTS</p> <p>The Trustee and the Company has prepared an Environmental and Social Management System (ESMS) to set out the arrangements for managing the environmental and social aspects of the Project. The ESMS includes, inter alia, the Environmental and Social Policy, the arrangements for reviewing self-reporting by beneficiary countries on the use of insurance pay-outs following Annex 1 Exclusion List of the ESMS, as well as E&S audit. The ESMS includes the roles and responsibilities to maintain an organizational capacity and competency for implementing the ESMS (including the E&S Focal Point), schedule, and implementation procedures.</p> <p>The Sub-Trust A Operations Manual, consistent with the requirements of the Project’s ESMS, will include general provisions for Labor Management Procedures (LMP), Occupational Health and Safety (OHS) and dispute resolution (under ESS2) and Pollution management and use of resources (under ESS3).</p>	<p>The ESMS has been prepared, and will be maintained implementation of the Project.</p> <p>The Sub-Trust A Operations Manual will be reviewed and approved by the Bank, and finalized prior to project commencement.</p>	The Trustee & the Company
1.4	<p>MANAGEMENT OF CONTRACTORS</p> <p>The Project does not include any civil works involving contractors.</p>	Not relevant.	Not relevant.
ESS 2: LABOR AND WORKING CONDITIONS			
2.1	<p>LABOR MANAGEMENT PROCEDURES</p> <p>The Trustee will make available human resources for the Project as required, however, the Project is not expected to require full-time dedicated human resources.</p> <p>The Trustee and the Company, together with the E&S Focal Point, will undertake a review of the existing employment requirements in Singapore to confirm alignment with the requirements of ESS2 as appropriate to the nature of the Project. The Labour Management Procedures (LMP) will be included as part of the Sub-Trust A Operations Manual.</p>	<p>LMP for the Project will be part of the Sub-Trust A Operations Manual, which will be finalized before commencement of the Project and throughout Project implementation.</p>	The Trustee & the Company

MATERIAL MEASURES AND ACTIONS		TIMEFRAME	RESPONSIBLE ENTITY/AUTHORITY
2.2	<p>GRIEVANCE MECHANISM FOR PROJECT WORKERS</p> <p>The Trustee and the Company will ensure that a grievance mechanism for their own employees working on the Project is available, and referenced in the LMP as part of the Sub-Trust A Operations Manual.</p>	LMP for the Project will be clarified as part of the Sub-Trust A Operations Manual 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 for the Trustee’s and the Company’s own employees working on the Project, OHS measures (including emergency preparedness and response measures) are followed as required in Singapore.</p>	OHS measures for the Project will be clarified as part of the Sub-Trust A Operations Manual before full commencement of the Project and throughout Project implementation.	The Trustee & the Company
ESS 3: RESOURCE EFFICIENCY AND POLLUTION PREVENTION AND MANAGEMENT			
3.1	<p>E-WASTE MANAGEMENT PLAN:</p> <p>Develop and implement the management of E-Waste in relation to the Project as part of the Sub-Trust A Operations Manual to ensure that any e-waste generated by the Project is disposed of in accordance with local requirements in Singapore.</p>	E-waste management plan for the Project will be clarified as part of the Sub-Trust A Operations Manual 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 Sub-Trust A Operations Manual to be prepared under action 1.3 above to support the efficient use of resources and pollution prevention for the Project to meet Singaporean requirements.</p>	Resource efficiency and pollution prevention and management measures for the Project will be clarified as part of the Sub-Trust A Operations Manual before full commencement of the Project and throughout Project implementation.	The Trustee & the Company

ESS 4: COMMUNITY HEALTH AND SAFETY			
4.1	TRAFFIC AND ROAD SAFETY: Given the nature of the Project, there will be little/no risks or impacts relating to transport & road safety, for the Project’s own operations, except for any requirements under the ESMS.	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
4.2	COMMUNITY HEALTH AND SAFETY: Given the nature of the Project, there will be little/no risks or impacts relating to community health & safety, for the Project’s own operations, except for any requirements under the ESMS.	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
4.3	GBV AND SEA RISKS: Given the nature of the Project, Gender-Based Violence and sexual exploitation and abuse are not considered a significant risk for the Project’s own operations, except for any requirements under the ESMS.	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
4.4	SECURITY PERSONNEL: Given the nature of the Project, issues relating to security personnel are not considered a significant risk for the Project’s own operations, except for any requirements under the ESMS.	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
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 for the Project’s own operations, except for any requirements under the ESMS.	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company

5.2	<p>GRIEVANCE MECHANISM:</p> <p>Given the nature of the Project, issues relating to land acquisition, restrictions on land use and involuntary resettlement are not considered a significant risk for the Project’s own operations, except for any requirements under the ESMS.</p>	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
ESS 6: BIODIVERSITY CONSERVATION AND SUSTAINABLE MANAGEMENT OF LIVING NATURAL RESOURCES			
6.1	<p>BIODIVERSITY RISKS AND IMPACTS:</p> <p>Given the nature of the Project, issues relating to biodiversity conservation and sustainable management of living natural resources are not considered a significant risk for the Project’s own operations, except for any requirements under the ESMS.</p>	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
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 for the Project’s own operations, except for any requirements under the ESMS.</p>	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
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 for the Project’s own operations, except for any requirements under the ESMS.</p>	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company
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 for the Project’s own operations, except for any requirements under the ESMS.</p>	The ESMS will be maintained throughout implementation of the Project.	The Trustee & the Company

ESS 9: FINANCIAL INTERMEDIARIES			
9.1	<p>ESMS:</p> <p>The Trustee and the Company will implement, and update as appropriate, the ESMS to meet the requirements of ESS 9 including ensuring there is the capacity to maintain it through the appointment of the E&S Focal Point.</p>	<p>The ESMS will be maintained throughout implementation of the Project.</p>	<p>The Trustee & the Company</p>
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 have been identified in the ESMS and will continue to be engaged during Project implementation.</p>	<p>The identification of key stakeholders and the provision of meaningful information about the Project will take place before commencement of the Project. It will be updated and disclosed, as part of the ESMS, throughout Project implementation.</p>	<p>The Trustee & the Company</p>
10.2	<p>PROJECT GRIEVANCE MECHANISM:</p> <p>Prepare, adopt, maintain and operate a grievance mechanism as part of the ESMS to address concerns coming from both Project-affected peoples and other interested parties.</p>	<p>A grievance mechanism for the Project will be established as part of the ESMS before commencement of the Project, and will be maintained 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>Develop and implement capacity training plan as part of the Sub-Trust A Operations Manual to ensure the inclusion of environmental and social considerations into the Project deliverables and to ensure that technical and managerial staff are trained and aware of their roles and responsibilities under the ESMS. Training may include awareness of the ESMS including the stakeholder engagement plan.</p>	<p>Capacity training plan for the ESMS of the Project will be established as part of the Sub-Trust A Operations Manual before commencement of the Project and will be implemented throughout Project implementation.</p>	<p>The Trustee & the Company</p>