

# ACCESSIBILITY STATEMENT

Groupama is committed to making its website accessible in compliance with Article 47 of French Law No. 2005-102 dated February 11th, 2005.

For this purpose, the company is implementing the strategy and actions specified in its [multi-year plan](#).

This Accessibility Statement applies to the website:  
<https://www.groupama-am.com/fra/fr/particulier>

## CONFORMANCE STATUS

[www.groupama-am.com/fra/fr/particulier](https://www.groupama-am.com/fra/fr/particulier) is not compliant with the RGAA (Référentiel Général d'Amélioration de l'Accessibilité). The nonconformities are listed below.

## TEST RESULTS

The audit of conformance to RGAA 4.1.2 conducted by the [Temesis](#) company shows that:

- 31.58% of the RGAA criteria are satisfied.

In detail:

- Number of conforming criteria: **24**
- Number of nonconforming criteria: **52**
- Number of non-applicable criteria: **30**

## NON-ACCESSIBLE CONTENT

The content listed below is not accessible for the following reasons:

### Nonconformance

List of nonconforming criteria:

- 1.1 - Does each image conveying information have a text alternative?
- 1.2 - Is each decorative image correctly ignored by assistive technologies?
- 1.3 - For each image conveying information with a text alternative, is this alternative relevant (except in particular cases)?
- 1.4 - For each image used as a CAPTCHA or as a test image, with a text alternative, does this alternative describe the nature and purpose of the image?

- 1.6 - Does each image conveying information have a detailed description if necessary?
- 1.8 - In the absence of an alternate mechanism, each image of text conveying information must be replaced by styled text if possible. Has this rule been followed (except in particular cases)?
- 3.1 - On each Web page, information must not be conveyed through colour only. Has this rule been followed?
- 3.2 - On each Web page, is the contrast between the text and background colours sufficient (except in particular cases)?
- 3.3 - On each Web page, is the contrast between the colours used in the interface components or graphic elements conveying information sufficient (except in particular cases)?
- 4.2 - For each prerecorded time-based media with a text transcription or synchronized audio description, are the transcriptions/descriptions relevant (except in particular cases)?
- 4.8 - Is an alternative provided, if necessary, for each non-time-based media (except in particular cases)?
- 4.12 - Can each non-time-based media be controlled via the keyboard or any pointing device?
- 4.13 - is each time-based and non-time-based media compatible with assistive technologies (except in particular cases)?
- 5.1 - Does each complex data table have a summary?
- 5.3 - For each layout table, is the linearized content still understandable?
- 5.4 - For each data table with a title, is this title correctly associated with the data table?
- 5.6 - For each data table, are each column header and row header correctly identified?
- 5.7 - For each data table, is each cell associated with its header cell using the appropriate technique (except in particular cases)?
- 5.8 - Each layout table must not use elements intended for data tables. Has this rule been followed?
- 6.1 - Is each link explicit (except in particular cases)?
- 6.2 - On each Web page, does each link have a text?
- 7.1 - Does each script support assistive technologies if necessary?
- 7.3 - Can each script be controlled by keyboard and any pointing device (except in particular cases)?
- 7.5 - Are the status messages on each Web page correctly rendered by assistive technologies?
- 8.2 - For each Web page, is the source code valid according to the specified document type (except in particular cases)?
- 8.6 - For each Web page with a page title, is this title relevant?
- 8.7 - On each Web page, is each change in the human language identified via the source code (except in particular cases)?
- 8.9 - On each Web page, tags must not be used only for layout. Has this rule been followed?

- 9.1 - On each Web page, is information structured by the appropriate use of headings?
- 9.2 - On each Web page, is the document outline coherent (except in particular cases)?
- 9.3 - On each Web page, is each list structured appropriately?
- 10.1 - In the Web site, are style sheets used to control information presentation?
- 10.2 - On each Web page, is visible content still available when style sheets or images are disabled?
- 10.3 - On each Web page, is information still understandable when style sheets are disabled?
- 10.4 - On each Web page, is text still readable when the character size is increased until at least 200% (except in particular cases)?
- 10.6 - On each Web page, can each link whose nature is not obvious be distinguished from the surrounding text?
- 10.7 - On each Web page, is the focus visible for each element that receives focus?
- 10.8 - For each Web page, are hidden texts not intended to be rendered by assistive technologies?
- 10.9 - On each Web page, information must not be conveyed by shape, size or location alone.  
Has this rule been followed?
- 10.11 - On each Web page, can content be presented without loss of information or functionality and without requiring either vertical scrolling for a window with a height of 256 pixels or horizontal scrolling for a window with a width of 320 pixels (except in particular cases)?
- 10.12 - On each Web page, can the text spacing properties be redefined by the user without loss of content or functionality (except in particular cases)?
- 10.13 - On each Web page, can additional content that is made visible on receiving focus or hover by an interface component be controlled by the user (except in particular cases)?
- 10.14 - On each Web page, can additional content that is made visible only via CSS styles be made visible via the keyboard and any pointing device?
- 11.1 - Does each form field have a label?
- 11.5 - In each form, are fields of same nature grouped together, if necessary?
- 11.9 - In each form, is the text of each button relevant (except in particular cases)?
- 11.10 - In each form, is the input control used in a relevant way (except in particular cases)?
- 11.13 - Can the purpose of an input field be deduced to enable the fields to be automatically filled with the user's data?
- 12.6 - In sets of Web pages, can content grouping areas (page header, main navigation menu, main content area, page footer and website search engine) be directly accessed or bypassed?

- 12.7 - On each Web page, is a bypass link or rapid access link to the main content area available (except in particular cases)?
- 12.8 - On each Web page, is tabbing order consistent?
- 13.3 - On each Web page, does each office document that can be downloaded have an accessible version if necessary?

## Exemptions for disproportionate workload

List of non-accessible content exempted due to disproportionate workload: None

## Content not subject to the accessibility obligation

- Files available in office automation formats published before September 23rd, 2018;
- Third-party content not financed or developed by the organization concerned and not under its control:
  - cookie banner
  - YouTube reader

## DATE OF THIS ACCESSIBILITY STATEMENT

This statement was drawn up March 4th, 2024.

## Technologies used to create the website:

- HTML
- CSS
- Javascript

## Test environment

The Web page tests were performed with the following combinations of web browsers and screen readers:

- NVDA 2023.4, Firefox 120
- Jaws 2023, Firefox 120
- VoiceOver, Safari

## The following tools were used for the assessment:

- WCAG contrast checker
- HeadingsMap

- Web developer
- ARC Toolkit

## Website pages tested for conformance

1. Home page:  
<https://www.groupama-am.com/fra/fr/particulier>
2. Contact :  
<https://www.groupama-am.com/fra/fr/particulier/contact>
3. Legal notice:  
<https://www.groupama-am.com/fra/fr/particulier/information-legales>
4. Personal data:  
<https://www.groupama-am.com/fra/fr/particulier/politiques-de-protection-des-donnee-personnelles>
5. Expert Teams:  
<https://www.groupama-am.com/fra/fr/particulier/expertises>
6. News::  
<https://www.groupama-am.com/fra/fr/particulier/actualites>
7. News - article:  
<https://www.groupama-am.com/fra/fr/particulier/actualites/article/groupama-asset-management-etoffe-sa-gamme-de-fonds-performance-absolue>
8. News - video:  
<https://www.groupama-am.com/fra/fr/particulier/actualites/video/gestion-diversifiee-groupama-selection-isr-prudence-arbitrages-perspectives>
9. Groupama AM:  
<https://www.groupama-am.com/fra/fr/particulier/groupama-am>
10. Sustainable finance:  
<https://www.groupama-am.com/fra/fr/particulier/finance-durable>
11. Career:  
<https://www.groupama-am.com/fra/fr/particulier/carriere>
12. Funds:  
<https://www.groupama-am.com/fra/fr/particulier/nos-fonds>
13. AMERI-GAN ID Fund: <https://www.groupama-am.com/fra/fr/particulier/products/fr0000099939>
14. Search result: <https://www.groupama-am.com/fra/fr/particulier/recherche/resultats-de-recherche>
15. Regulatory documentation: <https://www.groupama-am.com/fra/fr/particulier/documentation-reglementaire>

## FEEDBACK AND CONTACT

If you are unable to access desired content or a particular service, you can contact the site manager for directions to an accessible alternative or to obtain the content in another form.

Send a message

- <https://groupamaam.comfra/fr/institutionnel/contact>
- <https://groupama-am.comfra/fr/intermediaire/contact>
- <https://groupama-am.comfra/fr/particulier/contact>
- Contact the Communication Service

## FORMAL COMPLAINTS

This procedure is available in the following case:

You have notified the website manager of an accessibility problem that prevents you accessing specific content or one of the services on the site, and you have not received a satisfactory response.

- Write a message to the Défenseur des droits / Defender of Rights (<https://formulaire.defenseurdesdroits.fr/>)
- Contact the delegate of the Défenseur des droits in your Region ( <https://www.defenseurdesdroits.fr/saisir/delegues> )
- Send a letter by post (free of charge, no stamp needed) to the  
Défenseur des droits  
Libre réponse 71120  
75342 Paris CEDEX 07