



COVID - 19

Important notice to our Corporate Clients and Partners
On Sagicor's Business Continuity during COVID-19



As your trusted insurance partner, Sagicor continues to monitor developments surrounding the COVID-19 (Coronavirus) outbreak across the globe and here in the Caribbean.

The WHO declared the Coronavirus a pandemic, and governments may issue advisories or directives to temporarily restrict the mobility of citizens in order to curtail the spread of the virus. We remain committed to servicing you and have activated our Health & Safety and Business Continuity Plans. In all that we do, we will always be mindful of the wellbeing of our team members, our clients and our fellow citizens, and will operate in compliance with protocols established by the respective authorities.

We invite you to read the following important information regarding the measures implemented to ensure our continued service to you.

HEALTH & SAFETY AND BUSINESS CONTINUITY

- We have implemented a multi-level action plan from level 1 to level 4 with level 4 being the highest level to ensure readiness for any eventualities; - “notification of declaration of national emergency and or national shutdown”
- We have shared important safety and preventative messages in our lobbies for stakeholder education and information.
- We have made available hand sanitizers and cleaning materials in our lobbies, elevators, and restrooms for clients and team members.
- We have outfitted our team members with the necessary tools to work from home should this become necessary.
- We have engaged critical vendors in an effort to minimize any possible disruptions in our supply chain.
- We have readied our communication plans to provide accurate and timely information to our stakeholders.

These are only a few of the actions taken by Sagicor, in an effort to address these unprecedented circumstances.

CONTACTING US

Our contact centers across all territories continue to remain fully operational from 8:00 a.m. to 8:00 p.m. We can also be contacted digitally via our website live chat.

PAYMENTS AND DISBURSEMENTS

Life, Pension and Health Insurance

All of our existing payment options will remain available. Where necessary disbursements can be facilitated via direct credit once the bank account details are provided.

CLAIMS

Health

Clients are encouraged to make use of our fully automated CariCard claim settlement solution. This solution offered along with our partners in health and medical care services will allow for immediate claim settlement. Once national protocols have been declared critical and mobility is restricted, we will facilitate the submission of 2 copies of paper claims in PDF format by scanning or taking a picture of your completed claim form and submitting same along with the supporting invoices to the email addresses outlined below. We encourage you to also submit your banking information and email address to allow us to make claims reimbursements direct refund to your bank account.

Barbados - Barbadoslocalclaims@Sagicor.com

Trinidad - Trinidadlocalclaims@Sagicor.com

Eastern Caribbean - EClocalclaims@Sagicor.com

Dutch Caribbean - DClocalclaims@Sagicor.com

Belize - Belizelocalclaims@Sagicor.com

Panama - Panamalocalclaims@Sagicor.com

PAYMENT OF CLAIMS AND DISTRIBUTION OF FUNDS

Clients who have not previously provided their banking details to allow for a direct credit into their bank accounts are encouraged to complete the attached form and submit. This is a free service and will ensure no wasting of time in bank lines.

CORRESPONDENCE

Our internal systems are set up so that most of our correspondence is already received electronically.

TRAVEL



Given our wide geographical footprint, we continue to monitor International travel restrictions posted by the U.S. Centers for Disease Control and Protection (CDC) and other public health authorities. **Effective March 9th, 2020**, all business travel for team members has been restricted until further notice.

FREQUENTLY ASKED QUESTIONS (FAQS)

Q. Will Sagicor provide coverage for medical expenses relating to the Coronavirus?

A. Yes. Our Group Health product offers comprehensive major medical benefits and eligible medical expenses relating to Coronaviruses are covered. COVID19 has now been declared a Global Pandemic and we are therefore also guided by national protocols in this regard.

Q. Now that COVID-19 has been declared a global pandemic, will there be any change to, or exclusions to the current policy?

A. No, the terms and conditions of your current policy remain the same.

Q. Will Sagicor cover death claims in the event of death relating to the Coronavirus?

A. Yes, group life claims will be covered as guided by the policy contract.

Q. Is there a policy, new procedure or hotline established for employees who are or will be submitting regular claims during this period?

A. Sagicor's policies and procedures remain unchanged and our Contact Centre remains open from 8 a.m. to 8 p.m. Monday to Friday. Our team members remain available to serve you and can be contacted at 800-SAGE. All other points of contact via email or our website live chat remains unchanged.

Q. What happens if I cannot collect my claims cheques?

A. Clients who have not previously provided their banking details to allow for a direct credit into their bank accounts are encouraged to complete the attached form and submit same. This is a free service and will ensure no wasting of time in bank lines.

Q. How will claims be processed, should Sagicor or my corporate office or broker's office be closed for a week or two?

A. Clients are encouraged to make use of our fully automated CariCard claim settlement solution. This solution offered along with our partners in health and medical care services will allow for immediate claim settlement. Once national protocols have been declared critical and mobility is restricted, we will facilitate the submission of 2 copies of paper claims in PDF format by scanning or taking a picture of your completed claim form and submitting same along with the supporting invoices to the email addresses outlined below. We encourage you to also submit your banking information and email address to allow us to make claims reimbursements direct refund to your bank account.

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- **Belize** - Belizelocalclaims@Sagicor.com
- **Panama** - Panamalocalclaims@Sagicor.com

Q. Will electronic submissions be allowed for claims processing?

A. Yes. We will facilitate the submission of paper claims by scanning or taking a picture of your completed claim form and submitting same along with the supporting invoices to the email addresses outlined below.

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Q. If I have not submitted my claim within 90 days of it being incurred, it is presently time barred. How should the issue of time barring be handled should Sagicor or my corporate office or broker's office be closed for a week or two?

A. Claims incurred during Office closures or a national shutdown will be considered for payment. Further information will be provided as and if this become necessary a 30 day extension will be allowed in situations like this.

Sincerely,

Your Sagicor Team

