COVID-19

Important Notice To Our Valued Clients,

At Sagicor the wellbeing of our team, our clients, our communities and our fellow citizens are very important to us, and as such we continue to diligently monitor developments surrounding the COVID-19 (Coronavirus) outbreak across the globe and closer to home in the Caribbean. As the leading insurance entity in the Caribbean, our action team has already implemented several measures to ensure that the risk of the Coronavirus is minimised.

We have ramped up our Health & Safety and Business Continuity Plans (BCP) and the following measures are already in place:

- Placed safety and preventative messages from WHO/PAHO in our lobbies for clients to take home.
- Increased the number of hand sanitizers in our lobbies, elevators, and restrooms for both clients and team.
- Mobilized our Health & Safety and Business Continuity Plans to ensure our preparedness is aligned with the level of risk to team, clients and our fellow citizens.
- Implemented a multi-level action plan from level 1 to level 4 to ensure readiness for any eventualities; with level 4 being the highest level "notification of declaration of national emergency and or national shutdown"
- Outfitted our team with the necessary tools to work from home should this become necessary.
- Identified critical operations and plans that include reassigning team members from non-critical functions if employee absence is a threat.
- Confirmed the chain of command and alternates for leaders and critical roles.
- Engaged critical vendors to minimise disruption of our supply chain.
- Readied our internal and external communications plans to provide accurate and timely information to all stakeholders.

We take this opportunity to remind you of the following:

- Wash your hands often with soap and water for at least 20 40 seconds and avoid close contact with people who are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Avoid touching your eyes, nose and mouth.
- Clean and disinfect frequently touched objects and surfaces.

We are aware that during this time you may also have questions regarding our continued service to you, rest assured that in the event our physical offices may be inaccessible, the Sagicor team will continue to provide our usual high level of service via telephone or digital access.

Kindly note the following:

CONTACTING US

Our contact centers across all territories continue to remain fully operational from 8:00 a.m. to 8:00 p.m.; however, we remind you that we can also be reached digitally via our website live chat.

PAYMENTS AND DISBURSEMENTS

Life 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.

General Insurance

Premium payments can be facilitated through SurePay Online in Barbados and St. Lucia as well as at CIBC First Caribbean, Royal Bank of Canada and Scotia Bank in Barbados. Online payments can also be made via Scotia Bank in Trinidad and Tobago.

Pensions

You may reach us in Barbados and the Eastern Caribbean at 246 467 5300 and in Trinidad at 868 628 2652.

Asset Management

You may reach us at 1800 744 7707 or at sagicorbrokerage@sagicor.com

CLAIMS

Health

We encourage our clients to utilize the CariCard swipe option offered by our partners in health and medical care services. This will allow for faster processing of claims. In addition, we also encourage you to submit your claims electronically by scanning or taking a picture of your claims and then emailing them to:

- 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

You are also reminded to attach the receipts along with your banking information to allow for direct refund to your bank account.

General Insurance

In the event that circumstances warrant that we are unable to open for business as usual, claim forms along with pictures of your claim may be submitted electronically by scanning and emailing them to:

- Barbados ClaimsInfo@sagicorgeneral.com
- Trinidad Garvin Ali@sagicorgeneral.com
- Eastern Caribbean Keith_Herbert@sagicorgeneral.com

DISTRIBUTION OF FUNDS

In the event of office closure, the distribution of funds will be carried out using direct deposits and wire transfers. We will be contacting clients for whom we do not have banking information, however you are also invited to contact us to provide such information.

CORRESPONDENCE

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

Please continue to monitor your government news briefings and updates, traditional news agencies and reliable social media outlets for news on the pandemic. We also recommend that you visit the website of agencies such as World Health Organizations (WHO), Pan American Health Organization (PAHO), Centers for Disease Control and Prevention (CDC), and the Occupational Safety and Health Administration (OSHA) for continuous updates. Sagicor will also share updates on the following digital platforms:

- Website Sagicor.com
- Facebook @SagicorLifeInc and/or @SagicorGeneral
- Twitter @SagicorGroup
- LinkedIn Sagicor Financial Corporation Limited

The safety of our team, clients, communities and fellow citizens remains our top priority. We are committed to you and your safety.

Sincerely,

Your Sagicor Family

