

# Business Continuity Management

Sagicor is committed to protecting its employees, clients and other assets at all times, including during emergencies or significant business disruptions. This commitment has informed our Business Continuity Management (BCM) Policy, under which any damage to physical assets (people and property), including natural disaster losses and human and property losses from external sources (terrorism, vandalism) is classified as a high level operational risk.

Sagicor has implemented a BCM policy by operationalising a BCM Programme that focuses on promoting business continuity principles, guidelines and standards. The Programme aims to ensure that a well-coordinated, timely and effective response is deployed by Sagicor should a business disruption occur.

Oversight of the programme is the responsibility of the BCM Steering Committee. This Committee comprises a team of Senior Executives who are mandated to determine the overall strategic direction of the BCM Programme.

Sagicor conducts business continuity exercises, which are designed to ensure computing systems and networks are built with sufficient redundancies. In addition, Sagicor also requires all business units to participate in exercises to guarantee that all personnel, particularly recovery team personnel and their alternates are familiar with recovery procedures and continuity strategies.

In alignment with our BCM Policy, Sagicor has an active and well exercised emergency evacuation process that is overseen by the Health and Safety Committee. This includes ensuring that all personnel are aware of emergency procedures and participate in periodic emergency evacuation drills.

The objectives of Sagicor's business continuity strategy are as follows:-

- Maintain customer service capability and minimise customer fallout
- Protect the well being of our employees
- Facilitate the timely recovery of core business functions
- Minimise loss of data
- Minimise loss of revenue
- Maintain public image and reputation
- Minimise the critical decisions to be made in a time of crisis