

NOTICE TO OUR VALUED STAKEHOLDERS

CLICO values the health and safety of its customers, staff and other stakeholders; as such, we continue to attentively monitor the developments surrounding the COVID-19 (Coronavirus) outbreak both globally and regionally.

We recognize that maintaining the essential functions and services of any organization in the event of an outbreak, requires additional considerations beyond any traditional Business Continuity Plan. Therefore, CLICO has been implementing elements of our Epidemic/Pandemic Continuity Plan since December 2019 so as to minimize the risks posed by the Novel Coronavirus to our employees, Customers and operations.

Please note the following measures that CLICO has engaged for your ongoing health, safety and business support:

- Continuous educational awareness through our intranet and office postings, to ensure effective communication of public health measures to reduce the spread of the illness;
- Increased frequency of cleaning the work environment particularly common areas/common contact surfaces, especially our reception desks and customer service/cashier counters, water dispensers, wash rooms, meeting rooms, kitchens and lunch rooms etc.;
- Placement of hand sanitizers at our building entrances/exits, in our reception areas, for usage by both Customers and staff;
- Distribution of masks, gloves and extra protective gear to our high-risk personnel (Customer Service and House Keeping Staff, Safety Officers & Wardens etc);
- Implementation of a multi-level action plan that includes our early response to pandemic alert, measures to prevent or contain infection within the Company; to the possible shut-down of our operations.
- To promote continuity of our business operations, we have identified our critical services, engaged essential vendors to minimize disruption of our supply chain, and outfitted our team to work remotely, where possible.

Kindly note the following:

PAYMENTS AND DISBURSEMENTS - All of our existing payment options will continue to remain available for our stakeholders, in respect of Individual/Group Health and Life Policies, Pensions, Mortgages and Rent, Supplier Invoices, Salaries and Wages, etc.

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

PROCESSING OF CLAIMS and CUSTOMER REQUESTS - All claims and requests should continue to be submitted to our offices as normal; efforts will be made to respond within our standard response time.

OPERATING HOURS— Our standard business hours are from 8:00 a.m. to 4:30 p.m. However, our Head Office and Branch Offices will be closed as and when deemed necessary to respond to changes in our continuous risk assessments for the Covid-19 Pandemic. Notices will be provided in respect of changes to our operating hours.

Please continue to monitor releases from the Ministry of Health, Ministry of National Security and the Communication Division of the Government of Trinidad & Tobago for news briefings and updates.

We continue to be committed to the ongoing safety of our Staff, Customers and other stakeholders which remains a priority for us. CLICO anticipates that during this time you may have questions regarding our continued service to you, and would like to assure you that in the event our offices become inaccessible, we will endeavor to keep you informed of our operations via phone or digital media.

Sincerely,

The Executive Chairman, Board of Directors and Management of CLICO

