

Group's CSR Engagements During Covid - 19

A brief report covering gig companies contributing to the community and supporting the Governments of respective markets during this Covid – 19 pandemic.



- ▶ As part of our national duty, partnered with our major shareholder, KIPCO and contributed in supporting the community to fight against Covid – 19. **KIPCO's group of companies contributed a total of KD 2.5 million to the Kuwait community.**
- ▶ Managed and conducted Group Annual General Meeting (AGM) in the safest manner in accordance with the safety instructions and guidelines established by the Kuwait Ministry of Health whereby we successfully applied social distancing and health precautionary measures & collaterals.
- ▶ Recognized the importance of World Autism Day by creating social media posts.
- ▶ Launched social media campaigns including videos and posts with safety instructions, mask rules, social distancing and all we need to know about the Covid -19 pandemic. This is an ongoing engagement.
- ▶ Timely advise and precautionary measures to protect the health of our valuable staff.



- **gig – Bahrain donated 100,000 BD** to the initiative of **فينا خير** that was initiated by Sh. Nasser Bin Hamad which will also support various sector of the community during these difficult times. **gig - Bahrain Takaful also donated BD 20,000** to the above initiative.
- **Donated 3 special medical beds to the ministry of health worth BD 3,000.**
- Some of staff members volunteered to help the with the battle against the COVID-19.
- Following initiatives are done to all its customers by offering options & offers:
 - Extended the cover of all our existing policy holders by one month, i.e. if policy expires 30th April the policy will be active till 31st May. This was done due to the lockdown and with the government initiatives to ease the burden on the public.
 - Provided 15% discount across the board to all medical practitioners on all our personal line products, motor, home, travel and domestic help products.
 - Free up to 3 months for all new customers taking our comprehensive motor policies with GIG Bahrain.
 - Existing customers were also offered a special discount & we add the VIP cover which provides additional benefits that is very beneficial for them during these times with no extra charge.
 - Designed a Personal Accident cover that also covers death due to COVID-19 for a very reasonable cost.
 - Encouraged our customers to use 5 different channels to do their insurance and claims transactions taking into consideration the social distancing aspect of not more than 5 at any one place.
 - At our branches, we offered the service of car hoop, whereby the customer will take a queuing number while in his/her car and all the transactions will be done accordingly.
 - Closed down our motor claims center with effect from 23rd of April 2020 located in Salmabad and shifted completely to the five channels of access for logging a claim.



- A donation of 100,000 JODs to “Himit Watan” Fund (صندوق همة وطن) to support the national efforts in combating the Corona Virus Pandemic.
- A donation to “Naua Platform” (منصة نوى) an initiative of the Crown Prince Foundation to support Day Laborers for JD 10,000.
- A donation for 10,000 JODs to the Jordan Insurance which has supported the government in combating the pandemic and preventing its spread.
- A donation for 5,000 JODs for the Jordanian Hashemite Fund for Human Development to support its different initiatives to combat the pandemic.
- gig – Jordan has undertaken virtual training by Skype application for the following:
 - Business Etiquette
 - Excel Skills
 - Communication Skills
 - Weekly meeting with employees.
- Women Empowerment session with a Parliament member by Skype Application.
- The Sterilization of the premises several times by a specialized company and providing all sterilizing means inside offices.
- In case the employees come back to the company at a certain percentage set by the government, meetings will be prevented and will only be held on electronic basis.



- Agreed with Al Orman, one of the reputable NGOs in Egypt to provide food for 50 families for 2 months – March and April. These families are selected based on the criteria that those who get paid only if they go to work daily. Due to the current situation, they can't find work daily and mostly they have to stay at home.
- Also donated an amount to a hospital in Upper Egypt.
- **The total amount of the above both is 300,000 EGP.**



- **Gulf Sigorta donated 125,000 TL** to the donation campaign started by the President of Turkey in order to support the Government to help those impacted by Covid – 19 pandemic.
- Introduced a 35% Discount for Casco products for all health personnel.
- Planning to purchase grocery packages for families in need to be distributed during Ramadan. Targeting to help over 100 underprivileged families.
- Additional commission provided to its distribution channels on select business lines/products to help them better manage this period.
- Modified all campaign Schedule and social media content to help our agents and brokers as well as provide guidance to public on how to protect themselves by complying with the stay home rule, disinfection, social distance and mask rules.
- Purchased banner ads on National TV during President's and Minister of Health's Speeches to advertise our campaign for health personnel.
- Will also be sending a surprise Ramadan package to the houses of all of our employees. Considering to add protection materials such as masks or protective shields and hand sanitizer gels to both employee and needy family packages.

- Closely following the developments and discussing within the EXCO to determine what additional measures can be taken.
- Gulf Sigorta has been very successful in managing this crisis period and has received numerous compliments from internal and external channels as to our care and prioritization of safety while sticking to our service and meeting our SLAs and delivering without interruption in all divisions (under the restraining circumstances)



- ▶ Adapting insurance products to the financial crisis in terms of duration and pricing, while we kept our network agencies open following the government decision by ensuring a maximum level of social distancing and prevention.
- ▶ Enacted BCP on time.
- ▶ Social distancing was clearly respected internally.
- ▶ ELearning sessions have been put in place for more than 90 employees allowing staff working from home and the one in exceptional leave to keep updated on different topics (sales, office pack and insurance technical ratios..etc..)
- ▶ All the network (Direct agencies and general Agents) has been equipped with prevention products and equipments (masks and gloves) allowing a continuous safe service to the community.
- ▶ **A donation of prevention products (hydro-alcoholic gels) for 30,000 USD.**

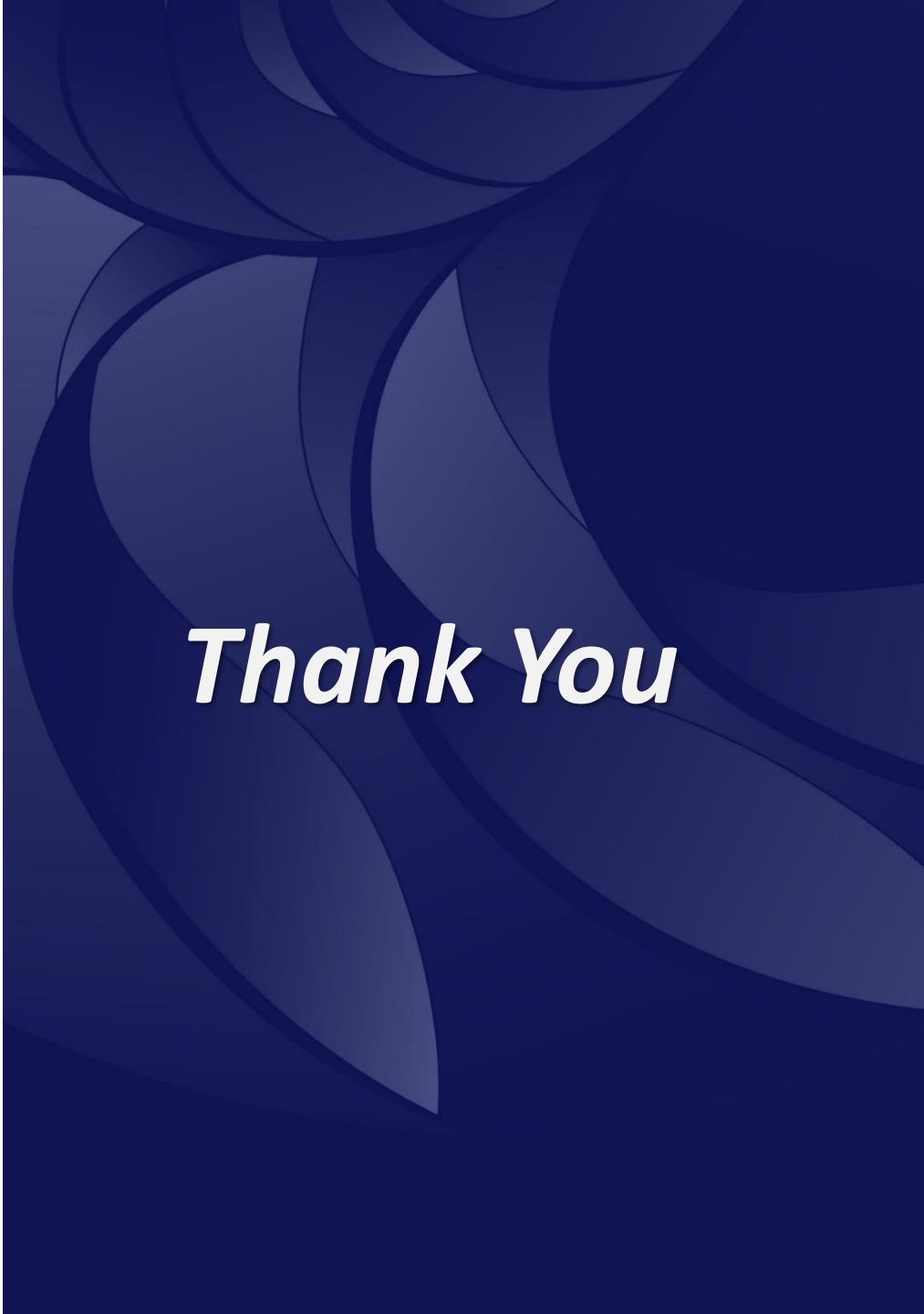


- **Donated 500,000 SAR** to the health endowment Fund amongst 10 insurance companies who made donations out of 33 companies in the Saudi market.
- Reduced insurance rates for many lines of business.
- Kept many service centers open in coordination with SAMA especially in distant areas.
- Reduced underwriting requirements and requested documents for many lines of business.
- Reduced claim documentation requirements for the most common lines of business.
- Made available an online channel for submitting claim documents in order to avoid or minimize interruptions to our claimants.
- Launched many awareness campaigns on our website, and by sending over 300,000 SMS messages, and on social media including COVID 19 safety information.
- Launched our online portal system to help policyholders renew their existing policies online.
- Continuing disclosure of material information relating to the company on Tadawul to communicate with and keep our shareholders and other stakeholders informed.

Sincere thanks and appreciation to the Group companies who have contributed during this crisis by acting a committed and dynamic member of the our community.

It is very much encouraging that the 'gig' brand is getting reflected and actively involved in our markets.

Continue to coordinating and supporting initiatives that benefit the society and the nation.



Thank You