



FOR PUBLIC DISCLOSURE

20 March 2020

Attention: Insured Members of FijiCare Insurance Limited (“FijiCare”)

COVID-19 (Novel Coronavirus 2019)

Introduction

At 1PM on Thursday, 19 March 2020, Fiji’s Minister for Health, Dr. Ifereimi Waqainabete announced that there is a single confirmed case of COVID-19 in Lautoka. This was confirmed at 3PM by the Prime Minister, Hon. Voreqe Bainimarama.

FijiCare has been monitoring the situation closely. Noting the rapidly evolving status of this pandemic, FijiCare would like to update its valued Insured members, shareholders, related parties, and other stakeholders on its stance as at 19 March, 2020.

COVID-19 Implications

As the virus has spread exponentially to more than 173 countries and territories worldwide, and infected more than 200,000 people, the World Health Organisation classified the virus as a pandemic on 11 March 2020. Following this declaration, countries at the epicentre of the virus, as well as others affected, have closed their borders in an effort to slow down the rapid spread of COVID-19.

On 13 March 2020 India closed its borders and suspended all visas until April to any incoming foreign travellers. In the wake of Fiji declaring its first case of a COVID-19 infected person, New Zealand has, at 5PM on 19 March 2020 closed its borders to everybody who is not a New Zealand citizen or resident. Australia has followed suit and will be closing its borders to all non-citizens and non-residents from 9PM on Friday 20 March 2020.

We will continue to monitor this closely and update accordingly should the need arise.

FijiCare Insurance Limited Policies – Terms & Conditions

According to FijiCare’s Policy Terms and Conditions’ Schedule of Exclusions, a disease of the nature of COVID-19 will not be covered by FIL. In relation to the COVID-19 pandemic, the Exclusion clause states that FIL **will not** cover claims arising directly or indirectly from or consequent upon:

1. Rest cures, sanatoria, or custodial care, or periods of quarantine or isolation; and
2. Losses arising as a result of infectious disease, where an infectious disease is defined as Highly Pathogenic Avian Influenza or any diseases declared to be quarantinable diseases under the local authority and subsequent amendments.

Given the unprecedented nature of this pandemic, however, FijiCare prioritizes the interests of our policyholders and will work with our customers regarding possible avenues for assistance on a case-by-case basis and taking into account the advisories issued by the government. At this stage, FijiCare will be honouring all current Term Life Policies and Mortgage Protection Insurance Policies.

“better health for Fiji”

Lautoka Office Closure

In response to the announcement made by the Government of Fiji today, and its subsequent restriction of movement into and out of the greater Lautoka area, FijiCare will be closing its Lautoka office from Friday, 20 March 2020 until further notice.

World Health Organization and Ministry of Health Advisories

The Ministry of Health ('MOH') recommends that the public refer to the following sources for credible and accurate updates:

1. Fiji Ministry of Health and Medical Services website <http://www.health.gov.fj>
2. Fiji Ministry of Health and Medical Services Facebook page at <https://www.facebook.com/MoHFiji/>
3. **World Health Organization** website at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

If you have COVID-19 or flu-like symptoms (fever, cough, shortness of breath, sore throat), please contact the Fiji Health Ministry on:

- Central Division – 2219905
- Eastern Division – 2219906
- Western Division – 2219907
- Northern Division - 2219908

Contact Persons

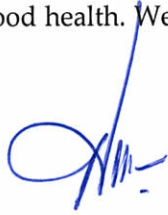
For any further queries or Policy related clarifications, please contact the FijiCare team via the following avenues:

1. Contact personnel:
 - Peter McPherson (Managing Director)
 - Jasmine Chand (Claims Manager)
 - Masina Sagaitu (Medivac Coordinator)
2. Email – peter@fijicare.com.fj / masina@fijicare.com.fj / jasmine@fijicare.com.fj
3. Official landline - 330 2717
4. After-hours contacts – 999 1770 (Jasmine), 896 0572 (Masina)

The FijiCare team would like to wish you and your families good health. We will endeavour to keep you abreast of any changes when necessary.



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PETER MCPHERSON
MANAGING DIRECTOR



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VICTOR ROBERT
COMPANY SECRETARY