



FOR PUBLIC DISCLOSURE

27 April 2020

Impact of COVID-19 on FIL's Business

In response to COVID-19 and the myriad challenges it has presented, FijiCare Insurance Limited provides an update to its previous announcements dated 20 March 2020 and 3 April 2020.

As at the date of this announcement, global confirmed cases of COVID-19 exceeded 2.5 million. Confirmed cases in Fiji were 18. The COVID-19 pandemic has had significant social and economic effects globally and in Fiji. The Fiji economy has been severely impacted with some key drivers such as Tourism at a virtual standstill.

In support of the Fijian Government's advisory, FijiCare Insurance Limited is doing everything it can to assist in limiting the spread of the virus including implementation of social distancing protocols for customers and staff.

FijiCare's offices at Levels 4 and 9 FNPF Place, Victoria Parade, Suva have reopened following the recent lifting of the lockdown of the greater Suva area. The offices are operating with reduced staffing with many staff working remotely to ensure that social distancing is maximised.

FijiCare prioritises its customers and is committed to providing excellent customer service and does not expect disruptions or delays in customer service. Further to our announcement of 23 April 2020, customers are especially encouraged to utilise the FijiCare App for the lodgement of claims. Claims can also be lodged via email with supporting documents attached. Customers are welcome to contact key staff via telephone or email.

The future financial impact of COVID-19 is still not clear and it is difficult to reliably forecast the effects on our operations and our financial position for the remainder of 2020. However, FijiCare is in a sound financial position with a strong balance sheet and we are confident of being able to meet the challenges arising from the pandemic. We will continue to regularly update our shareholders and customers.

We confirm that we continue to take all care and reasonable steps to protect our shareholders, customers, employees and business as we face this unprecedented challenge.

A handwritten signature in black ink, appearing to read "Peter McPherson", written over a dotted line.

PETER MCPHERSON
MANAGING DIRECTOR

A handwritten signature in black ink, appearing to read "Victor Robert", written over a dotted line.

VICTOR ROBERT
COMPANY SECRETARY

"better health for Fiji"