

Business Continuity Plan for **COVID-19**

Implementation: March 2020
(available on Orient website)

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1. Background and Context

The outbreak of Coronavirus Disease 2019 (COVID-19) is a constantly changing situation. To manage the situation Orient has made this plan for:

- Employees' health and safety.
- Information to customers and suppliers.
- A clearly defined working structure.

2. Key Components

The key components:

Prevention and Containment

Creating awareness and promoting personal hygiene, washing hands/using hand sanitizers, limiting non-essential travel, etc.

Emergency Planning and Preparedness

Head Office and Branches will have clearly defined plans for emergency procedures, contact information for all personnel, to maintain the same level of service with very limited interruption.

Recovery

Swift return to normal operations, once normalcy is restored.

3. Precautions and Business Continuity

Orient has taken many steps to safe guard health and continue business.

Policies, Procedures, and regular circulars

In line with the Government Rules and guidance of Al-Futtaim Group, to create our employees' awareness and provide clarity.

All those who entered the country after the government's announcement of quarantine, are instructed to self-quarantine for 14 days

In accordance with the Dubai Economy directive 80% of our staff have been advised to work from home.

Following staff members also have been advised to work from home:

- Critical cases like pregnant women, new mothers, with serious health or chronic conditions;
- Senior citizens or fragile employees;
- Care giver to family members with suspected or confirmed Covid-19 infection;
- Sales staff were directed not to report to the office unless necessary and on window timing only;

500 staff members have been provided the paraphernalia with connectivity to work from home;

Installed thermal scanner at door entrance;

Limited access of visitors to the ground floor only;

Implemented Responsible Social Distancing;

Regular communication on safety measures.

Contact Number for health services

Available to all Al-Futtaim employees/Non Al-Futtaim clients on a 24/7 basis to provide help, assistance and services.

Working from home

Replicate normal working with the same working platform at home.

Screening

Temperature screening during working hours will be carried out periodically.

Working hours

Maintain same working hours in the office and working from home.

Travel banning

All employees are directed not to travel either domestically or abroad until further notice.

Better hygiene

Using hand sanitizers, gloves, increasing frequency of housekeeping services, deep cleaning, face mask to front liners facing customers etc.

Avoid face-to-face meetings

Effective use of Microsoft Team

Designated Isolation Area

Designated Isolation Area for any worker showing signs of illness is available on the premises pending arrival of medical evacuation.

Further Advices

We shall update you on further advices based on UAE Government's regulations and Al Futtaim Group's directives.

4. Establishment of Crisis Management Team

A crisis taskforce headed by Deputy CEO, reporting to Group President has been established.

Throughout the crisis time, the Planning Team will be responsible for monitoring and overseeing the situation, and take actions as appropriate.

ROLE	NAME	CURRENT POSITION/ FUNCTION	E-MAIL	MOBILE NUMBERS
Business Continuity Plan Head	Xavier Arputharaj	Deputy Chief Executive Officer	Xavier.Arputharaj@alfuttaim.com	+971 50 4571273
Members	Fadi Awni	Chief Marketing Officer	Fadi.Awni@alfuttaim.com	+971 50 655 2158
	Wissam Khalifeh	Chief Health Insurance Officer	Wissam.Khalifeh@alfuttaim.com	+971 56 6038914
	Rohana Alagiyage	EVP Technical	Rohana.Alagiyage@alfuttaim.com	+971 56 6558406
	Mono Mathew	EVP Group Operations Control	Mono.Mathew@alfuttaim.com	+971 56 5044800
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	Vamshidhar Vanama	EVP – Head of Brokers and Inward FAC Division	Vamshidhar.Vanama@alfuttaim.com	+971 54 9957816
	Gilbert Espiritu	SVP - HR	Gilbert.Espiritu@alfuttaim.com	+971 50 1896388
	Sundararajan B	SVP - Finance	Sundararajan.B@alfuttaim.com	+971 56 9918601
	Salah Mabrouk	VP - Legal	Salah.Mabrouk@alfuttaim.com	+971 56 2261910

5. Contact Details for Services

Department	NAME	CURRENT POSITION/ FUNCTION	E-MAIL	MOBILE NUMBERS
Property	Jehan Wijeratnam	Vice President	Jehan.Wijeratnam@alfuttaim.com	+971 50 9002914
Strata	Gagandeep Gill	Vice President	Gagandeep.Gill@alfuttaim.com	+971 55 5963201
Engineering	Pothen Abraham	Vice President	Pothen.Abraham@alfuttaim.com	+971 50 8095176
General Accident/ Liability	Rama Krishna	Vice President	Rama.Korubilli@alfuttaim.com	+971 50 7732673
Specialty	Amila Jayasena	Vice President	Amila.Jayasena@alfuttaim.com	+971 58 8770878
Marine/ Credit Insurance	Ganapathy Kannan	Vice President	Ganapathy.Kannan@alfuttaim.com	+971 50 6556805
Energy	Rajasekhar Bolimera	Vice President	Rajasekhar.Bolimera@alfuttaim.com	+971 50 2403041
Medical Individual/Business Development Group	Georgette Daoud	Senior Vice President	Georgette.Daoud@alfuttaim.com	+971 55 1001143
Mednet Call Centre	Rehan Akhter	Vice President	Rehan.Akhter@alfuttaim.com	+971 58 8568858
Nextcare Call Centre	800-Mednet / 800 4882			
NAS Call Centre	04-2708800 800 2311			
Motor Underwriting	Ashwin Narasimhan	Vice President	ashwin.narasimhan@alfuttaim.com	+971 54 9967442
Retail Sales & Individual Life DSF/ Banca / Life Brokers/Call Centre	Subramoni Janardhan	Senior Vice President	Subramoni.Janardhan@alfuttaim.com	+971 52 3700838
Individual Life Retail Medical Retail Travel/Motor Life Retention/Renewals	Sameer Bhagat	Vice President	Sameer.Bhagat@alfuttaim.com	+971 56 6032069
	Sunil Rahman	Vice President	Sunil.Rahman@alfuttaim.com	+971 56 5044801
	Manesh Kutty	Vice President	Manesh.Kutty@alfuttaim.com	+971 56 6832734
	Vijaya Kishore	Area Head	Vijaya.Kishore@alfuttaim.com	+971 56 9914894
Group Life & Individual Operations Group Life Individual Life Claims	Selvan Raman	Senior Vice President	Selvan.Raman@alfuttaim.com	+971 56 6562926
	Bharath Kumar	Vice President	Bharath.Kumar@alfuttaim.com	+971 50 4506247
	Thomas Poovattil	Vice President	Thomas.Poovattil@alfuttaim.com	+971 56 6769900
	Sagun Chodankar	Asst. Vice President	Sagun.Chodankar@alfuttaim.com	+971 56 9965473
Non Marine Claims	Kesavan Kannan	Senior Vice President	Kesavan.Kannan@alfuttaim.com	+971 56 5081050
	Sonali Mignonne	Vice President	Sonali.Mignonne@alfuttaim.com	+971 56 9930043
Motor Claims	Ramar Rajan	Vice President	Ramar.Rajan@alfuttaim.com	+971 56 4104288

Department	NAME	CURRENT POSITION/ FUNCTION	E-MAIL	MOBILE NUMBERS
Business Unit 1	Xavier Gonsalves	Senior Vice President	Xavier.Gonsalves@alfuttaim.com	+971 56 2261912
Business Unit 2	Vikram Puri	Vice President	Vikram.Puri@alfuttaim.com	+971 56 1778608
Business Unit 3	Rany Abdelkarim	Vice President	Rany.Abelkarim@alfuttaim.com	+971 56 1795577
Broker Relations Unit 1	Margaret Koshy	Senior Vice President	Margaret.Koshy@alfuttaim.com	+971 50 6502467
Broker Relations Unit 2	Rohit Amarnani	Senior Vice President	Rohit.Amarnani@alfuttaim.com	+971 52 3235181
Jebel Ali Branch	Rajaneesh Mudavath	Vice President	Rajaneesh.Mudavath@alfuttaim.com	+971 56 4069942
Sharjah Branch	Sanjay Nair	Senior Vice President	Sanjay.Nair@alfuttaim.com	+971 52 1245968
Abu Dhabi Branch	Rahul Mishra	Senior Vice President	Rahul.Mishra2@alfuttaim.com	+971 52 6739931
Ras Al Khaimah Branch	Tariq AlShanti	Vice President	Tariq.AlShanti@alfuttaim.com	+971 50 4820575
Al Ain Branch	Gasim Ibrahim	Vice President	Gasim.Ibrahim@alfuttaim.com	+971 50 9107987
Muscat Branch	Aqil ALlawati	Senior Vice President	Aqil.ALLawati@alfuttaim.com	+968 92107381
Bahrain Branch	Siva Krishnan	Senior Vice President	Siva.Krishnan@alfuttaim.com	+973 32 000 778

Call Centre remains active during office working hours.

Call Centre: 800 674368

Email: Orient@alfuttaim.com

6. List of Functions In The Event of a Lockdown

All the following services will operate as normal in the event of a lockdown

DEPARTMENT	ESSENTIAL SERVICES
➤ Underwriting	➤ Policies, Quotes and endorsements issuance and cancellations
➤ Business Development	➤ Maintain communication with brokers/clients, staff
➤ Claims – General	➤ RI FAC arrangements
➤ Motor Claims	➤ Claims Management
➤ Reinsurance	➤ Payment
➤ Document Processing	➤ Risk Survey – if allowed by the authorities
➤ Finance	➤ Continuity of Service
➤ IT	
➤ HR	
➤ Branches	
➤ Sales & Marketing	
➤ Operations Control	
➤ Admin	

7. Post Curfew/Business Shutdown

In case the Government enforces a curfew or business shutdown, Orient will conduct proper sanitization to work premises prior to getting back to normal operations, while keeping the other precautions effective until further notice.

This applies to Head Office and Branch premises.