

Coronavirus Preparedness

AmTrust's Plan for Business Continuity and Client Service

COVID-19 Business Continuity Plan

AmTrust has a robust Business Continuity Planning program and is acting in response to COVID-19, which includes taking additional precautionary measures around business travel and large conferences to help avoid contraction or inadvertent spreading of the virus. This plan will ensure that we continue to provide exceptional and uninterrupted service to you and your insureds.

We are continuing to monitor the situation in all the markets in which we operate and are prepared to take further actions should they be required.

Visit amtrustfinancial.com/coronavirus for more information and updates on the impact of the virus.



Travel Guidelines

- All employees will avoid non-critical air travel to any destination through April 30. If air travel is essential to conduct business, employees must obtain approval.
- Travel by car within a local territory is permitted. For example, our sales team and claims adjusters will continue to operate as usual.
- Employees have been encouraged to use online meetings and videoconferencing as an alternative to in-person meetings when appropriate.
- If an employee is traveling for personal reasons to an area identified as an affected zone, they will need to self-quarantine and work from home for 14 days upon return.



Staying Safe in the Workplace

We are committed to maintaining a safe workplace environment for all of our people.

- Employees who have symptoms of acute respiratory illness will notify their manager and not come to work until they are free of fever and any other symptoms for at least 24 hours.
- Employees will practice respiratory etiquette and hand hygiene by cleaning their hands often with an alcohol-based hand sanitizer or wash with soap and water for at least 20 seconds.
- We've provided employees with resources for travel guidance, coronavirus symptoms and disease prevention from these public health organizations:

CDC's Coronavirus Site

<https://www.cdc.gov/coronavirus/2019-nCoV/>

OSHA's Preparing Workplaces for COVID-19 Guide

<https://www.osha.gov/Publications/OSHA3990.pdf>

WHO's Coronavirus Site

<https://www.who.int/westernpacific/emergencies/covid-19>



Ongoing Business Continuity Planning

We are continuing to evaluate all areas of our business globally to be as prepared as possible in the event of an office closure or circumstances that would require more employees to work from home.

Technology

We have positioned our global IT infrastructure and equipment to accommodate remote work, should it be required.

Communication

We have several communications tools and channels to keep our employees and external stakeholders updated:

- AmTrust has an Emergency Notification System that will be used to reach employees in the event of an urgent communication. The messages are broadcast to email addresses, home phones and cell phones.
- Employees are also able to use site location hotlines to obtain status updates on their specific office locations.
- AmTrust memos and advisories regarding COVID-19, including updates on travel or any office closures, will continue to be posted on the company intranet site on a dedicated page.
- We will use our social media channels, website, AmTrust *Online*, and emails to communicate broadly to employees and external stakeholders.



Conference Attendance

- We've recommended against employee attendance at large conferences, given the higher risk of virus transmission in crowds. This advisory is in effect through March 31, at which time we will reassess.
- If attendance at a large conference is essential to conduct business, we have required that employees obtain approval.
- Employees may continue to attend local meetings or events, but we will continue to monitor this carefully.

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