

COMMUNICATION POLICY

This Communications Policy sets out the guidelines for information dissemination within **Coronation Insurance** and defines how representatives of the Company shall communicate with external parties, including shareholders, the media, regulators, government agencies, and other stakeholders.

2. DEFINITION OF TERMS

For the purposes of this Policy, the following definitions apply:

a. Authorized Spokesperson

Refers to the Managing Director, Executive Director, Company Secretary, or any individual performing similar functions, as well as any employee or representative specifically authorized by the Managing Director to communicate with a third party on a particular subject or occasion.

b. Confidential Information

Any information about the Company that has not been made publicly available, including information the Company is legally obligated to keep confidential.

c. External Communication

The dissemination of information to external stakeholders.

d. Internal Communication

The dissemination of information to employees, managers, directors, and other internal stakeholders.

e. Material Information

Information is considered material if there is a reasonable likelihood that it would influence an investor's decision to buy, sell, or hold the Company's shares.

f. Publicly Disseminated

Information that has been made available to the public through widely accessible communication channels.

3. INTERNAL COMMUNICATIONS

Internal communications shall be conducted in professional and appropriate language and must not convey, directly or indirectly, any political, religious, or racial bias or connotation. All reports, presentations, memos, emails, and official correspondence must comply with the Company's approved formatting and font requirements.

Communication among staff must always remain professional and aligned with the Company's standards.

Formal correspondence with third parties must:

- Be sent via the Company's approved email system; or
- Be documented on official letterhead; and
- Receive prior approval from the Head of the initiating department.

All correspondence with government agencies, regulators, corporate entities, suppliers, distributors, and social institutions must be issued or approved by the relevant Head of Department.

Employees and managers are required to maintain the confidentiality of all information entrusted to them, except where disclosure is authorized or legally required.

Confidential information includes, but is not limited to:

- Non-public Company information;
- Information provided by third parties under confidentiality obligations;
- Client and employee information;
- Strategic and business plans of the Company.

Employees are not permitted to engage with the media regarding Company-related matters. All media enquiries must be directed to the Head of Corporate Affairs or the Managing Director.

Only the Managing Director is authorized to approve or disseminate mass communications to all employees.

4. EXTERNAL COMMUNICATIONS

All external communications must receive prior approval from the Managing Director (MD/CEO).

Communications with shareholders, investors, analysts, researchers, regulators, and other relevant stakeholders must comply with all applicable laws, regulations, and corporate governance standards.