

Sagicor General & Harmony General Amalgamation:

FAQs



GENERAL

Wise Financial Thinking for Life

- 1 -

Why did Sagicor General acquire Harmony General?

Scale is a key success factor given the market dynamics of today's regional general insurance industry. The amalgamation will benefit Sagicor and Harmony by enabling improved efficiencies and customer service.

- 2 -

Will the name Harmony General change to Sagicor General?

Yes, Harmony General will be changed to Sagicor General. Note that your existing policy and policy number will remain in effect. We will notify you in writing prior to any change to your policy/policies.

- 3 -

What will happen to the Harmony Hall location of Harmony General Insurance Company Limited?

Harmony General will continue to operate in the normal fashion until further notice. In addition, signage at the location will also be rebranded Sagicor General.

- 4 -

How will this merger benefit Harmony General clients?

Clients will benefit from expanded products and services with Sagicor General. They will also benefit from the experience of a 130-year-old company that is rated A-Excellent by the international rating agency, A.M. Best. Our clients consistently rank us highly for quick claims settlement and excellent customer service.

- 5 -

Who will lead the merged company?

Harmony General will become a fully integrated part of the Sagicor General business and as such, Keston Howell, Chief Executive Officer of Sagicor General, will continue to lead the business.

- 6 -

Will I become a Sagicor General client?

Yes. However, until renewal date, your Harmony General policy details will remain in effect.



- 7 -

Will there be any material changes to my existing policy/policies?

Not at this time. We will notify you in writing prior to any change to your policy/policies. Should you wish to explore upgrades or changes, please contact us at 430-2000 or email us at underwriting@harmonygeneral.com.

- 8 -

Will my policy number change?

Your policy number(s) will remain the same in the short-term, until renewal. At that time, you will be issued a new Sagicor General Insurance Inc. policy number for each policy you hold. We will notify you of this prior to any change.

- 9 -

How can I go about renewing my coverage?

Sagicor General will automatically send you a renewal notice of your policy in advance of your annual renewal date. You will be issued with a new policy number at that time. Should you wish to explore upgrades or changes, please contact us at 430-2000 or email us at underwriting@harmonygeneral.com.

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As a Harmony General policy holder, will I be able to pay AND/OR make changes to my policy at any Sagicor General office?

Please continue to do business as you normally would as a Harmony General client. Sagicor General will place a notification in the media through general public announcements as we effect integration changes.

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What should I do if I have a claim?

Claims will be processed in the usual manner, and you will still be able to reach us by calling the former Harmony General PBX number 430-2000.

- 12 -

Who should I contact if I have questions?

Please reach out to your usual contacts regarding your current policy/policies by calling the Harmony Hall location's PBX at 430-2000. You may also email us at underwriting@harmonygeneral.com, or you may visit our website at sagicorgeneral.com.

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What if I need roadside assistance?

The services of Harmony General and Sagicor General will eventually be amalgamated. In the meantime, roadside assistance can also be accessed in the usual manner by calling 243-4232.

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Can I continue to make payments at the Harmony Hall location?

Yes, you should continue to conduct your business in the usual fashion until further notice. This means that payments should continue to be made at the Harmony Hall location and your usual alternative payment channels.

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Can I do business at any other Sagicor General Insurance Inc. location, for example, Collymore Rock?

Harmony General will continue to operate in the normal fashion until further notice. You will still be able to reach us by calling the former Harmony General PBX number 430-2000. We will advise you of when you will be able to do business at our other locations.

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What telephone numbers do I call when I have a query?

For the time being, please continue to use your regular customer service. Specifically, Harmony General policyholders should continue to call the Harmony General PBX number, 430-2000.

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What else can I expect during this transition?

Sagicor General Insurance Inc. will keep you informed via regular mail or email. Where necessary we will also give periodic updates via print, broadcast and online media, including our social media channels.