

Occupational Safety and Health Policy

The Management of Clal Insurance Company regards occupational safety and health as a core organizational value and an integral part of all business activities, as well as a fundamental prerequisite for achieving the Company's objectives.

The Company's policy is to maintain work and service processes that safeguard the safety, health, and well-being of its employees and customers. To this end, the Company is committed to allocating all resources required to ensure a safe and healthy working environment.

Management Commitment and Accountability

Clal Insurance Management is fully committed to strict compliance with all applicable occupational safety and health laws and regulations, as well as with the Company's internal safety procedures and instructions. Management will take all necessary managerial, organizational, and technological measures to protect employee safety and health. Responsibility for enforcing this policy rests with Company Management, branch and regional managers, and the Company's Safety Officer.

Managers are expected to demonstrate active involvement in safety matters by:

- Raising safety topics in management meetings on a regular basis;
- Participating in investigations of workplace accidents and incidents;
- Reporting safety hazards and incidents in the work environment; and
- Cooperating to achieve the Company's safety objectives.

Each manager is required to serve as a personal role model by strictly adhering to safety requirements at all times.

Proactive Safety Management Framework

The Company's Security and Safety Department implements a systematic and proactive occupational safety management program aimed at preventing workplace accidents and occupational illnesses, reducing risks, and ensuring full compliance with occupational safety and health legislation.

The program is based on the systematic identification of hazards, risk assessment, and the reduction of risks to acceptable levels and beyond. This is achieved through employee awareness initiatives, inspections and drills, the operation of a safety forum, investigations, and continuous learning processes following safety incidents.

Risk identification and assessment are conducted across all workstations, activities, worksites, materials, processes, machinery, facilities, road safety activities, and any equipment or tools used by the Company.

Key Pillars of the Safety Management Culture Employee Information and Safety Training

The Security and Safety Department ensures that all employees are informed of the occupational safety and health risks present in their work environment and are instructed on appropriate preventive measures, in accordance with applicable regulations regarding employee information and training.

Safety information is communicated through a variety of channels to ensure accessibility and continuous awareness, beginning on an employee's first day of employment and continuing

throughout their tenure. Employees exposed to specific or heightened risks, such as work at heights, receive tailored training and certification appropriate to their roles.

Training of Safety and Emergency Teams

The Security and Safety Department establishes, trains, and conducts drills for emergency response teams (safety and security trustees) composed of Company employees at all Company sites. These teams provide ongoing support for routine safety needs and respond to safety incidents. Training includes preparedness for emergency scenarios such as fires, earthquakes, and missile attacks.

First Aid Teams

Dedicated first aid teams are trained, managed, and periodically drilled across all Company regions to provide immediate initial response to medical incidents, thereby supporting the health and safety of employees.

Work Environment and Safety Equipment

The Company provides employees with a safe, comfortable, and ergonomically appropriate work environment in accordance with safety regulations. Employees are supplied with compliant and certified equipment, including office equipment and specialized protective equipment for maintenance personnel, such as personal protective equipment (PPE) and work tools.

All Company sites are equipped with first aid supplies and emergency equipment, including advanced fire-fighting systems, to ensure preparedness in emergency situations.

Workplace Risk Monitoring

The Company conducts safety inspections and preventive maintenance activities at all sites, as required by law and beyond statutory requirements, to identify risks and prevent harm to people and property.

Periodic safety surveys are conducted to identify occupational safety and health hazards and to ensure appropriate mitigation measures are in place.

Ongoing Safety Audits

The Safety Officer oversees a program of regular safety audits across Company sites to identify deficiencies and assess compliance with safety requirements. Audit findings are documented and discussed within the Safety Forum and communicated to site management. Follow-up actions are monitored until deficiencies are fully addressed.

Emergency and Safety Drills

The Security and Safety Department conducts safety and emergency drills across all Company sites, covering various scenarios and exceeding minimum legal requirements. The Company recognizes that preparedness in advance is essential to protecting human life in the event of an emergency.

Incident Investigation and Continuous Improvement

Managers are responsible for investigating and documenting safety incidents occurring within

their areas of responsibility and for reporting all safety incidents and workplace accidents to the Security and Safety Department.

Safety investigations are documented to facilitate learning, root cause analysis, and the implementation of corrective actions aimed at preventing recurrence.