COVID-19 RISK POLICY

1. Introduction

Coronaviruses are a large family of viruses that typically attack the respiratory system. When the first case of the new coronavirus (Covid-19) was identified in December 2019, scientists found it to be very similar to the virus that caused the SARS outbreak in 2003.

A few months later, the number of Covid-19 virus cases has surpassed that of SARS. And while a majority of Covid-19 virus maybe mild and treatable, the sheer number of cases is causing concern. A common approach is to identify people who have flu like symptoms and to blanketly consider them to be a carrier of the virus. Even more complex are people who do not display any symptoms can also spread the virus. These carriers of the virus are referred to as asymptomatic. Currently, the incubation period of Covid-19 is assessed to be between 2 and 14 days. This means that if a person remains well 14 days after contact with someone with confirmed coronavirus, they have been considered not to have been infected.

This policy applies to both vaccinated and unvaccinated staff members, save for section 10 which, in order to protect unvaccinated persons, only applies to unvaccinated staff members and staff members who may not have yet disclosed their vaccination status.

Please be advised that this policy is a working document and as such will be updated as and when necessary at the company's discretion or as dictated by government regulation/legislation.

1.1 Common Symptoms of Covid-19

- runny nose
- sore throat
- fever
- tiredness
- dry cough
- aches and pains
- nasal congestion
- diarrhoea

Education

The educational component designed to inform and empower staff, includes details on what the virus is; ways in which it is transmitted; symptoms to look out for; who to call in the event that there is detection of a possible Covid-19 case; and daily measures to prevent contamination and spread of viruses in personal and operational spaces.

Every staff member is covered by Discovery Health Medical Aid. Discovery Health has distributed and continues to distribute information regarding Covid-19. Discovery Health has also provided access to telephonic medical assistance and support.

Staff are encouraged to follow identical safety protocols out of office, i.e. at home, at shops, social events, gatherings, funerals, places of worship, restaurants, visiting friends and family etc as these have been proven to be areas where the rate of infection is extremely high.

Posters have been displayed in ablution and general spaces to ensure that the message is quickly and easily understood.

Regular discussions regarding the virus and surrounding factors are ongoing to re-emphasise the situation and insist compliance.

As per the Occupational Health and Safety Act of 1993, it must be understood that health and safety is a joint responsibility, i.e. that of employers and employees. Therefore it is important for all managers (and employees) to monitor each other for compliance. Employees must report if they are displaying any of the above symptoms and similarly managers must monitor their own employees.

2.1 Modes of transmission

Scientists have confirmed that when an infected person coughs or sneezes, they let out a spray, and if these droplets reach the nose, eyes, or mouth of another person, they can pass on the virus to that person. In the case of airborne transmission, a person would get infected by directly inhaling droplets suspended in the air from an infected individual.

Objects can also transmit infections where droplets from an infected person would end up on surfaces that another person touches. In other cases, a person might catch Covid-19 indirectly via touching droplets on surfaces and then touching their mouth, eyes, and nose which allows the virus to attach itself to a person's body.

2.2 Ways to prevent spreading Covid-19

The following are ways to prevent the spread of Covid-19:

- ✓ Practice social distancing maintain at least 1.5 metres space between people;
- ✓ Washing hands properly. Wash for at least 20 seconds with soap and water or use hand sanitizer with at least 70% alcohol;
- ✓ Try not to touch your eyes, nose, or mouth;
- ✓ Use a household cleaner or wipe to clean and disinfect surfaces and objects that people frequently touch;
- ✓ Practising caution when going to work and/or shops. Use personal protective equipment, i.e. masks and gloves;
- ✓ Keeping our own immune system strong;
- ✓ Being mindful of those who are immunocompromised (i.e. diabetics, HIV positive people, people diagnosed with TB) and already ill; and
- ✓ Coughing or sneezing into the inside of our elbows so as to prevent droplets from spraying into the air.

Routine cleaning

At MSC, all frequently touched surfaces in the workplace, such as workstations, countertops, door handles and common areas are frequently cleaned during the workday. Suitable cleaning agents are used in these areas.

Precautionary measures are taken to protect cleaners. All cleaners are issued with personal protective equipment which is used during their execution of their daily tasks.

All waste that has been in contact with any individual, including used tissues, masks and gloves are carefully disposed in plastic bags.

4. Travel

All staff have been encouraged to minimise travel so as to avoid potential exposure to Covid-19.

4.1 Public transport

Public transport has resumed operation therefore all applicable regulations pertaining to public/private transport are effective, especially the requirement to wear masks and sanitise hands before and after travel.

Employees who take public transport and/or lift clubs to work are obliged to carry a second set of clothing in a bag which is capable of being sealed. This second set of clothing must be used to change into when the employee reaches the office.

4.2 Air and Road Travel

Inter-provincial travel (whether via air or road) for work purposes is only permitted by the Company under special circumstances. Any special circumstances relating to the approval of inter-provincial travel must be assessed/preapproved by the Human Resource Department prior to final approval.

4.3 Client Visits

Where necessary, staff members may be permitted to visit clients at their premises, provided that the attached questionnaire is completed by the client, and a copy emailed to the Company at least 24 hours prior to the scheduled appointment. The questionnaire is designed to safeguard the Company's employees as well as to protect clients from any potential risk.

4.4 Client Entertainment

Clients may be entertained on a basic level at our offices with due consideration to limited numbers, social distancing and other safety protocols. External entertainment of/with clients, including but not limited to restaurants, coffee shops and outside social gatherings, is not permitted.

Reduced staff

MSC may request where practicable a reduction of staff. This is largely dependent on lockdown level regulations as per governmental rules.

During lockdown (level 5), staff were scheduled on a 2-week rotation for 2 major reasons:

- Limit the amount of staff at the office and curb the risk of exposure to Covid-19; and
- > Stay home and monitor any potential symptoms of the virus (as in the case of self-isolation).

Departments are also compartmentalised into smaller units to reduce exposure. This may be reviewed in conjunction with governmental regulations.

Excluding staff who are sick or who are on approved annual leave, staff that are scheduled to be at home for 2 weeks or on any other period of work rotation, during lockdown level 5 may receive a benefit from Temporary Employee Relief Scheme (TERS), if applicable/available.

Should TERS not apply and/or the scheme is discontinued irrespective of the particular lockdown level, it will be up to the individual employee to apply for UIF under the normal course.

Instead of TERS or UIF, the employer may require the employee to utilise annual leave should the employee have annual leave due to them. This is in line with the Basic Conditions of Employment Act. This will ensure that employees are paid the full remuneration for the annual leave days taken rather than a reduced TERS or UIF payment.

If annual leave is not sufficient to cover the entire period, it may be required to utilise a combination of annual leave, TERS and/or UIF.

Under lockdown level 4 and below all employees will return to work. Should there be a need to place employees on short time, the above TERS/UIF/annual leave principles will apply.

Where an employee has tested positive or has been identified as a high risk contact, he/she will be required to be off work for a specified period and may be required to undergo a Covid-19 test prior to returning to the office. The time off will be treated as sick leave, then annual and then unpaid. If any TERS money is received on behalf of such employee, an equivalent credit will be made to sick leave, then annual leave and then to reduce any unpaid days taken.

6. Pregnant Persons

Any employee who is pregnant and who is concerned about their health and the health of their unborn child, has the option of remaining at home and to be excused from their duties from week 22 onwards.

However, please note that if an employee does take up this option, the relevant employee's annual leave will be utilised until their annual leave accrual has been exhausted. Where there is a zero accrued leave balance, it will be unpaid.

7. Dress code

Unless an employee is required to visit a client or has a client visiting the office casual dress code is permitted.

8. Monitoring/Symptom Checking

At MSC, before entering any company facility, staff are asked questions regarding symptoms/risks, their hands are sanitised and then a digital non-contact thermometer is used to check their temperature. Any staff member that has been exposed to risk and/or has a temperature greater than 37.5 degrees is sent home. The process is also compulsory for all persons entering company facilities.

8.1 Proactive steps

Our areas of entry are well monitored. If we all act responsibly and follow the recommended protocol, we can minimise the risk. We have chosen to be proactive and caring in our approach.

Where possible windows must be opened for at least 3 to 4 hours a day to allow ventilation and circulation of fresh air.

Sanitisers are being rolled out in all departments as well as reception desks, boardrooms and meeting rooms, to encourage staff usage. All persons entering the building are also given a squirt of sanitiser to wash their hands before entering the office building. Sanitiser dispensers are also fixed onto the walls at lifts, ablution facilities and passageways.

All staff have been issued with masks (which provides optimal protection against the spread of the virus) and are compelled to wear them at all times when in close proximity with another person in the office. Latex gloves have also been distributed to departments. These are used when physically handling documents, office equipment and client transactions.

8.2 Family and Community/Social Gatherings

Regardless of the number of people in attendance, staff who attend a funeral, memorial, ritual, prayer or the like, must report this to their manager and are obliged to take 5 days annual leave directly after

the event (which equates to 7 days away from the office), and are obliged to get tested on the 5th day and produce a negative test result before returning to the office.

Furthermore, staff who attend any gathering in excess of 10 people are obliged to take 3 days annual leave directly after the event. Thereafter the employee must be assessed and may be required to undergo a Covid-19 test (and return a negative result) before returning to the office. Should the employee display symptoms, he/she must not return to work and must follow the procedure specified in paragraph 8.5 below.

8.3 Movement between floors and office equipment

Movements from different floors for whatsoever reasons has been significantly limited and may be allowed only with expressed authority from senior management.

A maximum of 4 people may use a lift/elevator at any given time. Masks must be worn (over mouth and noise) at all times whilst in the lift/elevator.

The sharing of office equipment is strictly prohibited.

8.4 Deliveries

Only work-related deliveries are permitted to be delivered to the office, provided that it is sanitised before it is brought into the office. Personal deliveries such as food, medicine and/or other personal items are not allowed to be delivered to the office. This applies regardless of whether the personal items are collected inside or outside of the company building.

8.5 Suspected Exposure

Any staff member exposed or suspected to have been exposed to somebody that is Covid-19 positive or displaying Covid-19 symptoms, or any staff member displaying flu like symptoms (or any other Covid-19 related symptoms) must inform their Manager. In these circumstances the staff member must be told to remain at home until further notice. The particular staff member's manager must then contact Pavlin Govender directly so that an assessment of the situation can be made in conjunction with a medical practitioner.

Any staff member considered to be a close contact to somebody who has tested positive for Covid-19 or to somebody who is awaiting a Covid-19 test result, will be assessed in relation to the health risks conducted by the company, in conjunction with a medical practitioner. A high risk unvaccinated close contact will be contacted by a company representative and/or medical specialist and be required to self-isolate for up to 14 days (vaccinated up to 10 days). A medium risk close contact may be required to self-isolate for a minimum of 7 days, after which the company, in conjunction with the medical specialist, will assess the employee. A low risk close contact may continue working (in agreement with the medical specialist) with the use of PPE, social distancing and strict hand hygiene. Quarantine or Self-isolation means staying indoors and avoiding contact with other people.

You will need to be quarantined/self-isolated:

- if you have symptoms of Covid-19.
- while you wait for test results.
- if you have had a positive test result for Covid-19.
- if you have any cold or flu-like symptoms, such as sore throat, runny nose, blocked nose, cough or wheezing.

Most people with Covid-19 will only have mild symptoms and will get well within weeks. Even though the symptoms are mild, you can still spread the virus to others. Others may be asymptomatic (display no symptoms) but still be positive for the virus and can spread it.

When any person has been exposed to somebody who tested positive and feel symptoms linked to the virus they are obliged to contact the National Institute for Communicable Diseases. NICD hotline: 08000 29 999; NICD WhatsApp: 0600123456.

In light of the above, the guidelines below must be followed:

- > Stay at home, in a room with the window open.
- ➤ Keep away from others in your home as much as you can.
- > Check your symptoms call a doctor if they get worse.
- > Phone your doctor if you need to do not visit them.
- Cover your coughs and sneezes using a tissue clean your hands properly afterwards.
- Wash your hands properly and often.
- Use your own items at home do not share food, dishes, drinking glasses, cups, knives, towels, bedding, forks and spoons with others.
- Clean your room every day with a household cleaner or disinfectant.

Under the above circumstance, staff are instructed as follows:

- Not to go to work.
- ❖ Not to use public transport.
- Not to have visitors at their home.
- Not to visit others, even if they usually care for them.
- Not to go to the shops unless it's absolutely necessary where possible, order your groceries online or have some family or friends drop them off. Don't make any contact with people who deliver goods to your house.

You may be self-isolating because you have symptoms of Covid-19. If you are, phone your GP if you start to feel very unwell. Particularly if your breathing changes or becomes difficult, or your cough gets worse.

Very importantly, if you have been in relatively close proximity of someone ill, you need to inform management in order that necessary precautions and safety measures are implemented.

Any staff member who has been asked to quarantine/self-isolate may not return to work until a follow up assessment has been conducted by Pavlin Govender and a medical practitioner, regardless of whether the staff member has produced a doctor's note stating that he/she is fit to return to work after testing positive for Covid-19 or after a general flu diagnosis. You may be required to go for Covid-19 test before returning to work.

An application will be made (if possible) to the UIF TERS scheme for the days off due to being isolated. Payment from TERS will be lower than the normal remuneration received, therefore sick leave and annual leave may be utilised to supplement the shortfall, when/if payment from TERS is received. If an employee does not have sufficient sick and/or annual leave the balance of the shortfall will be unpaid. In respect of any shortfall, bargaining council employees may be required to submit sick or annual leave claims via the bargaining council if permitted.

8.6 Testing

In conjunction with an Occupational Health Doctor and pathology laboratories, MSC has to date engaged in 3 rounds of nationwide Covid-19 testing. This provided an understanding of the virus prevalence that previously went undetected.

Although we are no longer on lockdown level 5, we are still exposed to risk and positive infections. In fact, the risk of infection remains high as restrictions ease. This is evident from other countries, who are experiencing surges in infections and have had to impose stricter restrictions. As such, the company may require staff members to undergo a Covid-19 test when there is a perceived risk to the general staff within a department/office/region.

8.7 Covid-19 Positive test results

A staff member with a positive Covid-19 result will be sent home for a minimum of 14 days quarantine. The Department of Health, the Department of Employment and Labour, the National Institute for Communicable Diseases and the National Institute of Occupational Health will be immediately notified. This reporting may require that some of your personal information be provided. The relevant staff member may also be referred to a MSC nominated Occupational Health Doctor for guidance and be required to contact the Discovery Health Covid-19 management team. The department in which that staff member works will be cordoned off and the company, in conjunction with the appointed medical specialist, will take a decision as to the sanitisation process. Suitable products (with Material Safety Data Sheets) have and shall continue to be used in the sanitisation of company facilities, equipment and vehicles, where applicable. In these instances, as long as the sanitisation products have the necessary certification, the company may elect to use an external service provider or its own staff to sanitise their own facilities, equipment and vehicle. Where staff sanitise facilities, equipment and vehicles, the company will provide the relevant PPE and sanitising agents. Other staff members from the department (except the staff member who tested positive) may be retested after seven days to gauge whether they can return to work.

An application will be made (if possible) to the UIF TERS scheme for the days off due to being quarantined. Payment from TERS will be lower than the normal remuneration received, therefore sick leave and annual leave may be utilised to supplement the shortfall, when/if payment from TERS is received. If an employee does not have sufficient sick and/or annual leave, the balance of the shortfall will be unpaid. In respect of any shortfall, bargaining council employees may submit sick or annual leave claims via the bargaining council if permitted.

Sick leave arrangements

Management must use discretion on the need for medical evidence for a period of absence where a staff member is advised to self-isolate. If a staff member alleges that they have flu like symptoms for more than 2 days then he/she must seek medical assistance from the pharmacy or medical practitioner. In this case there will be some proof of medical intervention/treatment.

Sick leave is limited to allocation as per the Basic Conditions of Employment Act of 1997 (as amended).

10. Unvaccinated persons

As a condition to enter company premises and in order to protect unvaccinated staff members from serious illness and death from Covid-19, staff members who are unvaccinated and staff members who may not have as of yet informed the company of their vaccination status, will not be permitted to

access any common areas/facilities within the workplace including but not limited to kitchens, eating areas, canteens, designated smoking areas (i.e. they will not be allowed to smoke whilst at work), lifts, walking around the office and interacting with other employees (including lunch time and other breaks) etc. The only common area/facility they can utilise will be the toilets/changerooms.

Unvaccinated people have a higher chance of spreading (and contracting) the virus and as such, unvaccinated employees will be required to undergo weekly rapid antigen tests (at their own expense) between the end of one work week and the commencement of the following work week. Given the practical difficulties in showing the result of an antigen test, unvaccinated employees must provide a letter to their manager from their doctor/nurse/clinic confirming that the antigen test has been conducted and produced a negative result, failing which a pcr test will be required and supporting documentation of the result must be provided, prior to returning to work.

Staff members who refuse/fail to comply with the above will be subject to disciplinary action and will not be allowed access to the workplace, on a no work no pay basis, until they comply. The Company reserves its rights to take any additional action required for the efficient operation of its business. In the event of a delay in producing a negative result, the employee will not be permitted to return to work and the time off will be treated as annual leave or will be unpaid (at the discretion of the employee).

Please be advised that should there be any financial repercussions as a result of a person being unvaccinated (for example an increase in medical aid, death cover, dread disease, income protection premiums etc) these will be for the account of the employee.

Finally, should there be an operational requirement by the company (for example employees whose position requires them to interact closely with fellow employees such as cleaners, canteen employees, refreshment clerks etc) or if required by clients that employees be vaccinated, this may result in further considerations regarding the employee's capacity to continue working within the company in their current position. This may result in the company accommodating the employee in an alternate position (and possibly reduced salary based on the particular job function), however, if no accommodation is feasible then operational dismissals will be considered.

See attached a diagrammatic flow chart depicting different scenarios

Covid-19 Task Team

Name	Designation
Rosario Sarno	Managing Director
Alan Mileham	Financial Director
Des Blankenberg	IT Manager
Pavlin Govender	IR Manager
Max Rowley	HR Manager
Deon Friedman	Health and Safety Manager
Ryan Muller	ISO/IR Specialist