



Health and Safety in the Workplace

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Providing our employees and visitors with a safe and healthy environment is critical. Kemper is committed to ensuring that our employees know their health and security is a priority in our offices and their workspace. The Company is also committed to complying with legal and regulatory requirements as they apply to Health and Safety, including any obligations related to the recording, managing, and investigating of accidents and injuries that occur to employees on or off premises, and including, where appropriate, reporting such accidents to relevant external agencies in a timely manner.

Kemper has a number of policies intended to promote and foster the health and safety of its employees. For instance, Kemper's Employee Handbook contains a Work Environment and Employee Safety policy that, among other things, covers items such as (a) Access to Company Premises; (b) Emergency Evacuations; (c) Food and Drink in the Workplace; (d) Good Housekeeping in the Workplace; (e) Smoke-Free Environment; (f) Weapons in the workplace; and (g) Workplace Violence (Workplace Safety). In addition, employees who are provided a Company fleet vehicle are required to comply with the Company's Vehicle Policy which requires, among other things, that employees complete a safety driving course, operate the vehicle in a safe manner, and comply with applicable safety and traffic laws at all times. Finally, Kemper's Multimedia Code of Conduct governs the use of cell phones while driving Company or other vehicles while conducting company business. Employees who violate any of these policies may be subject to discipline.

Access to Company Premises:

Restricting access helps maintain safety standards, protects against theft, ensures security of equipment and confidential information, and safeguards employee welfare. Each employee is required to follow all safety rules and instructions as well as take necessary precautions to protect themselves and others from unsafe working conditions. Only Kemper employees, their visitors, or authorized individuals are permitted on Company premises. Employees may not share their access with any other individual, including other employees. A visitor is defined as anyone who is not employed by Kemper at the location they are visiting; this includes employees visiting other Company locations. Visitors must register with the appropriate receptionist or employee and will receive a visitor's identification.

Emergency Evacuation:

The Company has established emergency evacuation protocols for its facilities in case of a fire or other emergency requiring evacuation. Employees are encouraged to review such protocols and evacuation drills are conducted on a periodic basis, as may be required to ensure compliance with local requirements.

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Food and Drink in the Workplace:

The Food and Drink policy is intended to promote a clean and safe working environment for Kemper employees. Food and drinks are allowed in breakrooms and working areas, except where otherwise prohibited due to business requirements. When possible, drinks should be in covered containers to reduce spills. Employees must store all food and drink items in appropriate, sealed containers. Company breakroom areas that provide refrigerators, microwaves, sinks, tables, and chairs must be utilized appropriately and kept clean following use. Refrigerators are cleaned on a regular basis and leftover food and containers are discarded.

Good Housekeeping in the Workplace:

Housekeeping is an important part of ensuring a safe, productive, and efficient workplace for our employees. Accordingly, the Company expects employees to maintain clean and organized personal workspaces.

Smoke-Free Environment:

Kemper provides a smoke and tobacco-free work environment. Use of any tobacco products or smoking devices, including, but not limited to, e-cigarettes/vapes, chewing tobacco, cigars, pipes, etc. is not permitted on any Kemper premises or in Company leased or owned vehicles. Additionally, smoking must not take place near any entrance or exit door where smoke may drift back into the workplace. This policy applies to all employees, volunteers, contractors, service staff, visitors, and clients while on Company premises.

Weapons in the Workplace:

To the fullest extent permitted under applicable law, Kemper prohibits firearms and other dangerous weapons and devices on Company premises, and at no time may an employee bring a firearm or dangerous weapon or device into a Company building. This also applies while conducting Kemper business off Company property or while occupying Company leased or owned vehicles.

Workplace Safety:

The safety and security of our employees is of vital importance to Kemper, and therefore Kemper has a zero-tolerance policy concerning workplace violence. Threats or acts of violence - including intimidation, bullying, physical or mental abuse and/or coercion - that involve or affect Company employees or that occur on Company premises, will not be tolerated. The prohibition against threats and acts of violence applies to all persons involved in the operation of the

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Company, including but not limited to Kemper employees and other personnel, contract and temporary workers, consultants, contractors, customers, vendors, visitors, and anyone else on Company premises.



Fleet Vehicles:

Employees provided with fleet vehicles are required to comply with Kemper’s Vehicle Policy. This policy requires, among other things, employees to complete a safety driving course and mandates that employees operate company vehicles in a safe manner and comply with all applicable safety and traffic laws.

Mobile Device Use While Driving:

Under Kemper’s Multimedia Code of Conduct, employees who drive any vehicle for work purposes are prohibited from texting and may talk on a mobile device only if using a device configured to allow hands-free listening and talking while driving. This policy applies regardless of whether the employee is using a device supplied by the Company or is personally owned, and regardless of whether driving a Company vehicle or a rented, borrowed, or personally owned vehicle. In addition, Kemper requires employees to comply with all federal, state, and local laws regarding the use of mobile devices while operating a motor vehicle.



Protecting Employees During a Pandemic:

The health and safety of our employees is paramount, and we ensure employees understand their responsibility for not only their own health and safety but also that of their coworkers. In a pandemic, Kemper has policies and procedures based on recommendations from the Centers for Disease Control and Prevention, Occupational Safety and Health

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Administration, as well as state and local authorities. These policies are for employees in our physical offices and employees working in field locations and are provided to all employees and easily accessible on Company communication channels. The policies and procedures are updated periodically to reflect changes in directives and introduce new, recommended practices as they become available.