

2024-06-13

Date: 5.11.2025

To,

IDI Insurance Company Ltd.

35 Ef'al Street, Petah Tikva

Subject: Declaration regarding the fulfillment of the required conditions for an external director at IDI

Insurance Company Ltd. (the "Company")

1. For the purpose of my appointment as an external director (as defined in the Companies Law, 1999 (the "Companies Law")) in the Company, I hereby declare as follows:

1.1 I am able to devote the appropriate time to fulfilling the duties of a director of the Company, taking into account, among other things, the special needs and size of the Company.

1.2 I have the necessary qualifications to serve as a director of the Company.

Furthermore, I hereby confirm that all the details required according to Regulation 26 of the Securities Regulations (Periodic and Immediate Reports), 1970, as detailed in the appendix to this declaration, and which also include my qualifications, education and experience relevant to my service as an external director in the Company, are accurate and complete.

1.3 For the purpose of my classification as a director with accounting and financial expertise and with professional competence as defined in the Companies Regulations (Conditions and Criteria for a Director with Accounting and Financial Expertise and a Director with Professional Competence), 2005 (Accounting and Financial Expertise) in the Company, I declare as follows:

- a. Details of my education and experience (including details of companies where I serve as a director), as well as relevant certifications, are attached as Appendix A to this declaration.
- b. Considering my education and experience, I consider myself to have professional insurance competence and to possess high skill and understanding in business – accounting matters and financial reports, in a manner that enables me to thoroughly understand the Company's financial statements and initiate discussion regarding the presentation of the financial data.

1.4 I have not been convicted by a final court judgment of bribery, theft by a manager, obtaining property by deception, fraud and forgery offenses, false registration in corporate documents, offenses by managers and employees in a corporation, extortion by force or threats (according to sections 290 to 297, 392, 415, 418 to 420, and 422 to 428 of the Penal Law, 1977), or offenses involving insider information by an insider, use of insider information originating from an insider, violation of the Securities Law provisions in certain matters, and securities fraud pursuant to sections 52C, 52D, 53(a) and 54 of the Securities Law, 1968 (the "Securities Law").

1.5 I have not been convicted by a court outside Israel of bribery, fraud, offenses by managers in a corporation, or offenses of misuse of insider information.

1.6 I have not been convicted by a court of first instance of an offense not specified in subsections 1.3 and/or 1.4 above, which the court determined, due to its nature, severity, or circumstances, renders me unfit to serve as a director in a public company, for the period specified by the court.

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1.7

No enforcement measure (as defined in Section 52NU of the Securities Law) has been imposed on me by the Administrative Enforcement Committee under Chapter H4 of the Securities Law, under Chapter Z2 of the Regulation of Investment Advice and Portfolio Management Law, 1995, or under Chapter Y1 of the Joint Investments in Trust Law, 1994, as applicable, that would prohibit me from serving as a director in a company.

1.8

I am an adult, born in 1978, a resident of Israel. I have not been declared legally incompetent by a court under the Legal Competence and Guardianship Law, 1962, and I have not been declared bankrupt under the Bankruptcy Ordinance [New Version], 1980.

1.9

I am not a relative of the controlling shareholders, and neither I nor my relative nor my partner nor my employer nor anyone to whom I am subordinate, directly or indirectly, or a corporation I control, as of the date of this affidavit or in the two years preceding it, have any connection to the company, to the controlling shareholder of the company or to a relative of the controlling shareholder, or to another corporation, as of the date of this affidavit.

In this affidavit:

Connection (Zika) - Employment relationships, general business or professional relationships or control, as well as serving as an officer, except for serving as a director who was appointed to serve as an external director in a company that is about to offer shares to the public for the first time.

Other corporation -

A corporation that, as of the date of this affidavit or in the two years preceding it, is controlled by the company or its controlling shareholder.

1.10

My other roles and activities do not create or are not likely to create a conflict of interest with my role as a director in the company, and do not impair my ability to serve as a director in the company.

1.11

I do not serve as a director in a corporation where a director from the company serves as an external director.

1.12

I am not an employee of the Israel Securities Authority, and I am not an employee of any stock exchange in Israel.

1.13

Without derogating from the provisions of subsection 1.9 above, neither I, nor my relative, my partner, my employer, anyone to whom I am directly or indirectly subordinate, or a corporation I control, have business or professional relationships with anyone whom I am prohibited from having a connection to under the provisions of Section 1.9 above, even if such relationships are not general, except for negligible relationships, and I have not received any compensation in violation of Section 244(b) of the Companies Law.

2.

I hereby undertake to inform the company immediately should any change occur in my above declarations, during my term as a director in the company.

3.

The amount of the annual compensation and the amount of compensation for participating in meetings were made known to me prior to my agreeing to be appointed as an external director in the company and I agree to the stated terms.

4.

I am aware that according to Section 241 of the Companies Law, this declaration will be presented at the general meeting in which my candidacy to serve as an external director will be considered, will be kept at the

company’s office and will be open for review by any person. Furthermore, I am aware that this declaration will be published as an appendix to the immediate report regarding the convening of the general meeting of the company’s shareholders.

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5. I am aware that the approval of my appointment by the general meeting of the company and my classification as an external director with accounting and financial expertise in the company and with professional qualifications, are based, among other things, on this declaration of mine.
6. This is my name, this is my signature, and the contents of this declaration are true.

Respectfully,
Name: Hila Ben Chaim
ID No. 031511884

Appendix to Declaration

Name of Director: Hila Ben Chaim ID Number: 031511884 Date of Birth: 28.8.1978 Address for Legal Document Delivery: 26 Brosh, Kfar Daniel Citizenship: Israeli Membership in Board Committees after Appointment: Audit Committee, Compensation Committee, Risk Management Committee, Balance Committee, Risk Management Committee, Investment Committee Is the director an external director: Yes Employee of the Company, Subsidiary or Affiliated Company or a person of interest in it: No Date of Appointment as Director: Effective from 2.2.2026 Education and Main Occupation for the Past 5 Years: Accountant, Bachelor's degree in Economics and Master's in Business Administration. Currently: Mediator and Dispute Resolver In the Past: Independent Director at Mimun Yashir of the Yashir Group (2006) Ltd.; Vice President of Business Development at Prime Lease Vehicle Fleet Management Ltd.; Senior Deputy to the Commissioner of Capital Markets, Insurance, and Savings Other corporations in which serves as director: None Family Member of a Person of Interest in the Company: No