



Universal

UNIVERSAL LEAF TOBACCO COMPANY, INC.

Health and Safety Policy

The personal health and safety of each member of the Universal family is of chief importance to Universal. Universal's policy is that every employee, officer, and director has responsibility for creating and maintaining a safe and healthy work environment. All Universal family members must comply fully with applicable federal, state, and local health and safety laws and regulations. Each employee, officer, and director is expected to perform his or her duties in accordance with Universal's policy by, among other things, following safety and health rules and practices and reporting accidents, injuries, and unsafe equipment, practices, or conditions. Safety standards may never be disregarded or avoided. In addition, a safe and healthy work environment means a workplace free from violence. Threats of violence or intimidation will not be tolerated.

Universal shall encourage our farmers and other supply chain partners to create and maintain healthy and safe work environments in compliance with all health and safety regulations.

Our worldwide team of tobacco professionals shall develop local policies and programs, commit organizational resources and educate our workforce to adhere to applicable laws, Universal's Code of Conduct and other compliance policies, and this Health and Safety Policy. This policy will be regularly reviewed by the Universal Leaf Tobacco Company, Incorporated, Board and amended as needed.