

CODE OF CONDUCT

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

PURPOSE

The purpose of this policy is to make known the Insurance Brokerage policy on the Code of Conduct.

POLICY

1. CODE OF ETHICS

The Insurance Brokerage, fulfill our promise to our customers to always keep them in good hands, guided by our core values.

- ✓ We are honest in everything we do. We attach a special importance on honesty and integrity and we believe that this distinguishing personal quality is the cornerstone of the fiduciary nature of our work. This fiduciary relationship is of primary importance and should not be compromised under any circumstance.
- ✓ We perform our work with the due diligence. We exercise good governance and we comply with all laws, rules and regulations, circulars, and issuances of the Philippine government and its regulatory agencies and instrumentalities.
- ✓ We value loyalty and fidelity as essential to the best interests of the Insurance Brokerage and the insured public. Loyalty and fidelity is the foundation upon which trust is built within our institution and with all our stakeholders.
- ✓ We promote a culture of professionalism, one that holds the highest standard of work ethic. We conduct ourselves ethically and perform our job with skill, due care, and diligence. We constantly cultivate a collaborative working environment.

We take great pride in being able to serve our customers, wherever they are and whatever their needs may be. Our customers entrust their hard-earned money to us. It is our duty to not only ensure their money and assets are safe and secure with us, but also to provide them with products and services that will help them grow and achieve their personal and business plans.

Our mission is to ensure that their expectations are fulfilled.

2. Our Standards of Conduct

Our Standards of Conduct aim to instill among us a commitment and dedication to the virtues of honesty and integrity, together with a high sense of prudence, responsibility and efficiency in the conduct of our duties. Here in FMIRBI, we are a family. Each of us belongs to this family where the action of one affects the others.

First Metro Insurance and Reinsurance Brokers Inc. 29/F Metrobank Center, 35th Street corner
7th Avenue, Bonifacio Global City, Taguig City, 1634 Metro Manila

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

It is imperative that our behaviors reflect the values that the FMIRBI stands for.

We champion the fair treatment and protection of the Insurance Brokerage stakeholders, particularly its customers, resource providers, creditors and the community in which it operates. We believe that fair, professional and objective dealings as well as clear, timely and regular communication with the various stakeholders promote stable, long term relationship.

A. HONESTY AND INTEGRITY

The principle of good Insurance brokerage conduct is rooted in public trust and confidence. We uphold the highest degree of honesty and integrity. Any dishonest act as we perform our duty is considered a breach of trust. FMIRBI interest is our top priority. Our behavior and activities, inside or outside the company, reflect only trustworthiness and reliability.

We put great value in all that the FMIRBI stakeholders put in our hands, from the customer's accounts and goodwill to our coemployee's handiwork. We ensure integrity in our transactions and the dependability of our work.

B. AVOIDANCE OF CONFLICT OF INTEREST

We promote and aid in the advancement of the Brokerage interests. Our personal and professional Endeavors seek business potential for the Insurance Brokerage. While we are challenged by the competition, we dedicate our time and talent in faithfully carrying out the tasks laid before us by the Insurance Brokerage.

We reflect FMIRBI objective and fair business decisions which are anchored on integrity and good governance. Our stakeholders are partners for the organization's over-all development. Our interactions and service nurture their goodwill. We effectively manage our personal affairs and avoid any situation or business endeavors arising from associations, interests or relationships that may lead to conflict or potential conflict between our personal interests and that of the Insurance Brokerage. We adopt an anti-corruption way of life. Bribery, fraud, extortion, collusion, conflict of interest, and money laundering, and other corrupt practices have no role in the way we conduct our affairs.

C. CUSTOMER CARE

Our customers are partners who must receive from us the unique FMIRBI experience that leaves good memories. We value relationships over transactions.

We conduct ourselves with the objective of providing the highest level of customer satisfaction. We anticipate customers' needs and deliver prompt service. We address clients' concerns, patiently listening to their needs and to their suggestions on how we can improve our services. We commit to the principles of financial consumer protection. We resolve clients' problems in a timely manner, putting their welfare above all else. We respond to any customer mistreatment with serious consideration immediate action.

D. PROFESSIONAL DECORUM

First Metro Insurance and Reinsurance Brokers Inc. 29/F Metrobank Center, 35th Street corner
7th Avenue, Bonifacio Global City, Taguig City, 1634 Metro Manila

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

In everything that we do, we act professionally in the best interest of FMIRBI .

We commit to be model citizens during and after office hours. We abide by the good customs of our society and obey all laws, rules, and regulations promulgated by the national government, its agencies and instrumentalities, and the Insurance Brokerage.

We are prudent in our finances and manage our obligations. Our lives show how we involve ourselves in worthy endeavors, developing our personal and professional relationships, as well as enabling and enhancing the public's positive perception of FMIRBI and its interests.

E. QUALITY SERVICE AND OPERATIONAL EFFICIENCY

We perform our work with the due diligence of a good father of the family. We are advocates of quality service and operational efficiency, both vital and essential factors to business success. We believe that success can be realized through one's positive work attitude comprised of commitment, dedication and conviction towards productivity and quality work output. We see policies as tenets towards doing well in the performance of our duties and in handling all Insurance Brokerage transactions. We comply with all policies with an open mind and full understanding that it is for our protection and that of the FMIRBI and its stakeholders.

We motivate each other and cultivate continuous human resource development and performance management. Our culture is that of meritocracy and performance. We reward significant achievements and work productivity.

We adhere to the principles and practices of calculated risk in Insurance and perform duties with a high degree of diligence and prudence.

F. TEAMWORK

FMIRBI's collaborate. With my team, peers and colleagues, we strive to achieve our goals. We build on each others' strengths and help the other to succeed. We respect each team member.

We realize that a great team is made up of the skills of each individual, best harnessed and utilized efficiently. We constantly cultivate a synergistic working environment to achieve common goals and fulfill our shared vision.

To these ends, we value carrying out guidance and instructions of our superiors, be it about rendering overtime work or executing assigned tasks. We shun abuse of authority and encourage every FMIRBI positive behavior.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

G. PRESERVATION OF CONFIDENTIAL INFORMATION

We put high value on the protection of confidential information to maintain public trust and nurture business dealings. We keep information, regardless of the nature and kind, pertaining to a potential customer's accounts, or concerning an employee, business partner, competitor, supplier or vendor, or any stakeholder with the highest degree of confidentiality and protection.

We protect the privacy of data and information that are entrusted to the Insurance Brokerage. We implement reasonable and appropriate measures to protect such information against natural dangers such as accidental loss or destruction, and human dangers such as unlawful access, fraudulent misuse, unlawful destruction, alteration and contamination. Only through expressed written consent of senior authority or the affected stakeholder, or as required by law or regulation, do we process, provide, or disclose confidential information.

H. MAINTENANCE AND PROTECTION OF INSURANCE BROKERAGE'S PROPERTY

We believe that proper use and handling of FMIRBI properties, including operating systems and facilities, contribute to overall success of the FMIRBI. We are responsible for the appropriate use of corporate resources and systems programs and applications as well as the upkeep of the Insurance Brokerage's property.

As technology forms part of our work-life, we use only authorized and licensed computer programs and applications. Similarly, we avoid vandalism and use of office machines and supplies for personal matters.

I. SAFETY AND SECURITY

We serve our customers in a clean, comfortable, orderly and, safe and secure environment. We believe that providing our employees and customers with a secure and safe work environment greatly enhances business and work productivity. Our workplace is drug-free and alcohol-free at all times.

J. ATTENDANCE AND PUNCTUALITY

We put a premium on effective time-management as an integral part of our culture. As a community, we are conscious and commit to the effective use of time as a valuable resource of productivity. We avoid occasions of loitering, unauthorized absences, frequent tardiness and the like.

3 Implementing Guidelines

The business of Insurance Brokerage operates under an environment of strict regulatory oversight. The Insurance Brokerage has the responsibility to always be aware of and comply with all laws and regulatory

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

requirements. Corporate discipline requires employee appreciation of the work and moral standards and behavior set by the Insurance Brokerage, commitment to the Brokerage's thrusts and undertakings, and compliance with applicable laws and regulations.

The Implementing Guidelines of this Code ensure clarity and consistency in the implementation of the Insurance Brokerage corporate discipline program. The guidelines define acceptable behaviors during official Insurance Brokerage functions or activities inside or outside Insurance Brokerage premises, or within or outside regular working hours, in the performance of one's duties and responsibilities. The guidelines likewise define the consequences for non-compliance.

3.1 Spirit of Implementation

It is FMIRBI policy to maintain order and harmony through the adoption of reasonable rules and regulations and implementation of appropriate disciplinary action for employee violation of these rules. The following principles on employee discipline shall be observed:

1. Disciplinary action is regarded as a reiteration of FMIRBI requirement that all its employees should conduct themselves in accordance with the generally acceptable behavioral and professional work standards.
2. Disciplinary action for erring employees shall be imposed both as a preventive and remedial measure.
3. Disciplinary action is to be enforced only after observance of due process and upon just cause.

Formulation, revision or modification of any existing disciplinary action as contained in this Code shall always be coordinated with HR Unit prior to finalization to ensure uniformity and consistency in the stages of implementation.

3.2 Offenses and Sanctions

1. Offenses

Offenses are acts committed by employees in violation of established Insurance Brokerage policies and operating procedures or generally acceptable work behavior and ethical standards detrimental to the interests of FMIRBI.

The offenses identified herein do not constitute an exclusive enumeration of acts or omissions that are considered violative of the Code of Conduct or its Internal Implementing Guidelines. Analogous acts or omissions that are not included in the enumeration below may still be considered a violation of the Code of Conduct if they are prohibited by the Labor Code of the Philippines and other relevant laws, rules and regulations, circulars, issuances of government and regulatory agencies and instrumentalities, jurisprudence, or internal Insurance Brokerage policies.

Classification of Offenses

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

Class A

These are offenses involving violations of FMIRBI policies and operating procedures or generally acceptable work behavior and ethical standards due to simple oversight, omission or negligence.

Class B

These are offenses involving violations of established FMIRBI policies and operating procedures or generally acceptable work behavior and ethical standards due to a serious form of oversight, omission or negligence.

Class C

These are offenses involving violations of FMIRBI policies and operating procedures or generally acceptable work behavior and ethical standards due to a more serious form of oversight, omission or negligence.

Class D

These are offenses involving major violations of established FMIRBI policies and operating procedures or generally acceptable work behavior and moral standards characterized by gross and/or habitual negligence, dishonest and fraudulent acts or willful or malicious intent.

2. Sanctions

Sanctions are penalties imposed on erring employees found guilty or liable for violation of Insurance Brokerage policies and operating procedures or generally acceptable work behavior and moral standards for the purpose of implementing/maintaining order and discipline in the Insurance Brokerage.

Kinds of Sanctions

Written Warning

A written warning is an admonition for a light offense or violation committed by an employee requiring him or her to exercise extra care and diligence in observing Insurance Brokerage's policies and operating procedures or generally acceptable work behavior and moral standards so as to prevent repetition of the same violation or a commission of a more serious violation. This written warning shall be included in the erring employee's 201 file but shall not be considered a derogatory record for purposes of promotion or monetary reward or other developmental and recognition opportunity.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

Written Reprimand

A written reprimand is a strong admonition for a less serious offense requiring and forewarning an employee to be more cautious in adhering to Insurance Brokerage policies and operating procedures or generally acceptable work behavior and moral standards with a warning that a repetition of the same or similar offense shall warrant a more stringent disciplinary action. This written reprimand shall form part of the employee's 201 file. It shall be considered a derogatory record which shall have an effect on the employee's performance evaluation, promotion processing, merit increase, entitlement to the Insurance brokerage benefits or recognition programs, or participation in learning and development programs, whenever applicable.

Suspension

Suspension is a stricter sanction for a more serious violation requiring absence without pay for a violation of Insurance Brokerage policies and operating procedures or generally acceptable work behavior and moral standards. This sanction shall serve as a penultimate warning to the employee that any further repetition of the same or future commission of similarly serious offense shall warrant termination of employment for cause. The period and conditions of the suspension will depend on the degree or severity of the offense committed. Suspension shall form part of the employee's 201 file. It shall be considered a derogatory record which shall have an effect on the on the employee's performance evaluation, promotion processing, merit increase, entitlement to the Insurance Brokerage's benefits or recognition programs, or participation in learning and development programs, whenever applicable.

Dismissal/Termination

Dismissal/Termination is the maximum penalty involving the severance of employment for commission of gross, willful or repetitive violation of Insurance Brokerage policies and operating procedures or generally acceptable work behavior and moral standards, as well as commission of fraud, irregularities or dishonest acts by an employee. Dismissal of an employee for cause shall result in a forfeiture of all his benefits.

3 Gradation of Sanctions Per Offense Classification

- a. The gradation of sanctions is a reference for the Insurance Brokerage in the imposition of disciplinary actions on administrative cases. Management reserves the right to reduce or increase the sanctions based on mitigating or aggravating circumstances.
- b. Repeat violations of Class A to C offenses will entail imposition of the next higher penalty during the effectivity period of the administrative sanction.

Class A Offenses – Class A offenses start with a Written Warning.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

Class B Offenses – Class B offenses start with a Written Reprimand.

Class C Offenses – Class C offenses start with a Suspension.

Class D Offenses - Class D offenses are punishable by termination/dismissal from employment.

3.3 Prescriptive Periods

Effectivity of Penalties

Disciplinary action/penalty for offenses committed by FMIRBI employees shall be kept in the employee's record. Derogatory records shall have an effect on the employee's performance evaluation, promotion processing, merit increase, entitlement to the Insurance Brokerage's benefits or recognition programs, or participation in learning and development programs, whenever applicable.

The following indicates the effectivity periods corresponding to a specific sanction:

a) Written Warning - Six (6) months from date of the Decision.

While a Written Warning has no effect on an employee's status and privileges as stated above, it shall be effective for six (6) months from date of employee's notice, for the purpose of establishing the gradation of sanctions.

b) Written Reprimand - Six (6) months from date of the Decision.

c) Suspension – Depending on the number of suspension days, viz.:

i. One (1) day but less than two (2) weeks – One (1) year from date of the Decision.

ii. Two (2) weeks but less than one (1) month – One and one-half (1 1/2) years from date of the Decision.

iii. One (1) month or more – Two (2) years from date of the Decision.

3.4 Cumulative Effect on Penalties

1. Commission of various offenses or varying violations of the standards of the Code of Conduct shall be subject to corresponding disciplinary measures. If the same offense is repeated anytime before the previous sanction has been expunged, the sanction for the latter offense shall be the next higher penalty.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

2. Regardless of the Standard of Conduct violated:
 - a) An employee who will be issued a third written reprimand shall instead be suspended.
 - b) An employee who will be suspended for the third time shall be dismissed from the Insurance Brokerage
3. When a single act constitutes two or more infractions, or when an offense is a necessary means for committing the other, the penalty for the most serious offense shall be imposed.

3.5 Recidivism

1. For the purpose of this Code, a recidivist is defined as an employee who, after being previously sanctioned for committing an offense in violation of any Insurance Brokerage policy, operating procedure or provision of this Code, is again being penalized for committing similar or other offense as contained herein.
2. Management reserves the right to cite the previous offense/sanction, whether expunged or active, as an aggravating circumstance, in the determination of disciplinary action in the most recent administrative case.

3.6 List of Offenses

Violations of the Insurance Brokerage established policies and operating procedures shall include but not limited to the following:

1. HONESTY AND INTEGRITY

Class C

1. Frequenting houses of ill-repute.
2. Participation in any form of gambling including betting or any game of chance involving money either within or outside company's premises.
3. Silence or non-disclosure of information on any employee's violation of any policy to the appropriate officer.
4. Non-reporting of a crime or any act of dishonesty committed by a co-employee.
5. Endorsement or facilitation of the opening of an account even without face-to-face contact with the customer/signatory and/or presentation of original identification documents for authentication/

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

verification. Other offenses/violations similar or analogous to the above.

6. Other offenses/violations similar or analogous to the above.

CLASS D

1. Stealing or attempting to steal from the Insurance Brokerage, its employees and customers or the Insurance Brokerage business partners.
2. Cheating, forgery, fraud, tampering and/or falsification of Insurance Brokerage records or documents.
3. Lying, misrepresentation or giving false or misleading information detrimental to FMIRBI.
4. Misappropriation of FMIRBI funds and property.
5. Padding of any monetary claim or request for reimbursement.
6. Manipulation of accounts, lapping kiting activities.
7. Tampering and falsification of Daily Time Record.
8. Forging the signature of an employee, customer, or any stakeholder on official FMIRBI document to expedite a transaction.
9. Concealment of security breaches involving information pertinent to customers, employees, business partners, competitors, suppliers or vendors, or all stakeholders of the Insurance Brokerage.
10. Final conviction in a criminal case.
11. Any act of dishonesty.
12. Other offenses/violations similar or analogous to the above.

2 Avoidance of Conflict of Interest

Class C

1. Engaging in non-work-related activities during office hours (e.g., buying/selling of miscellaneous items) that are disruptive the employee's work or the work of others.
2. Refusal to testify without justifiable reason when required by the Insurance Brokerage during an official investigation.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

3. Borrowing and/or lending of money between or among employees, customers and FMIRBI business partners;
4. Engaging or participation in formal or informal credit union activities such as “Paluwagan”.
5. Engaging in another employment or performing activities for additional income during Insurance Brokerage-paid time without prior management approval.
6. Engaging in another employment outside of company time that directly or indirectly competes or may potentially compete with the Insurance Brokerage business, or promotes, aids or furthers the business of a direct or indirect competitor of the Insurance Brokerage.
7. Unauthorized use of the FMIRBI name or logo.
8. Other offenses/violations similar or analogous to the above.

Class D

1. Participation in any corrupt practices such as, but not limited to bribery, extortion, collusion, or money laundering.
2. Acceptance or solicitation of favors, bribes or gifts from customers, vendors, or business partners.
3. Soliciting personal business or business other than the Insurance Brokerage business for personal gain from customers or the Bank’s business partners.
4. Engaging in lending, trading or other business activity, whether directly or indirectly, that competes with the business of the Insurance Brokerage
5. Acting on behalf of other parties to the detriment of the Insurance Brokerage, even without self-gain.
6. Failure to report to one’s supervising officer the offering or receiving of any favor, gift, accommodation, assistance or entertainment and the like within 3 days from the time the offer is made or receipt of the same.
7. Other offenses/violations similar or analogous to the above.

3. Customer Care

Class B

1. Failure or refusal to attend to customer inquiries or requests.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

2. Failure or refusal to disseminate proper/relevant information to customer(s) or the Insurance Brokerage business partners.
3. Other offenses/violations similar or analogous to the above.

Class C

1. Rude behavior or misconduct.
2. Rumor-mongering, bad-mouthing, gossiping or spreading negative comments about the FMIRBI customers or business partners.
3. Failure to resolve customer's complaints in a timely manner.
4. Any act of mistreatment towards a customer.
5. Other offenses/violations similar or analogous to the above.

4. Professional Decorum

Class A

1. Failure to wear the FMIRBI prescribed office uniform/attire for more than three (3) times in a month.
2. Other offenses/violations similar or analogous to the above.

Class C

1. Use of profane or indecent or any unprofessional language, decorum or behavior on employees, customers or third parties.
2. Bad-mouthing or criticizing FMIRBI or its employees.
3. Mishandling of own finances.
4. Other offenses/violations similar or analogous to the above.

Class D

1. Participation and involvement in scandalous behavior of whatever nature.
2. Involvement in situations that violate acceptable moral standards or compromise the institutional image of the Insurance Brokerage.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

3. Giving unauthorized statements to the public that compromise the institutional image of the Insurance Brokerage
4. Delinquency in the payment of obligations by an officer of the Insurance Brokerage, as defined by the existing rules and regulations of the Insurance Commission.
5. Other offenses/violations similar or analogous to the above.

5. Quality Service and Operational Efficiency

Class B

1. Non-compliance with prescribed policies and procedures in handling Insurance Brokerage transactions.
2. Failure to act with dispatch on assigned duties/tasks.
3. Excessive and prolonged use of telephone for personal calls
4. Use of mobile or smart phones or any other device or gadget in a way that interferes with one's duties and responsibilities or that of others.
5. Malingering or sleeping during office hours.
6. Other offenses/violations similar or analogous to the above.

Class C

1. Entertaining personal visitors during office hours
2. Failure to exercise appropriate diligence to the detriment of the Insurance Brokerage.
3. Breach of any anti-money laundering (AML) procedure, including but not limited to customer identification, record keeping and retention, reporting of covered and suspicious transactions, and continuing training program and control measures.
4. Other offenses/violations similar or analogous to the above.

Class D

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

1. Habitual lapses in the performance of duties and responsibilities.
2. Gross negligence or serious lapses in the performance of duties and responsibilities.
3. Gross and habitual negligence in the performance of duties and responsibilities.
4. Other offenses/violations similar or analogous to the above.

6. Teamwork

Class B

1. Refusal to render work or overtime work.
2. Failure to comply with directives on job rotation and cross-training, etc.
3. Other offenses/violations similar or analogous to the above.

Class C

1. Provoking or causing another employee to commit an offense.
2. Display of unbecoming or unprofessional behavior that affects harmonious work relationship or causes conflict between and among individuals.
3. Display of unwanted, unprofessional or malicious acts toward another person.
4. Rumor-mongering, gossiping or character assassination of co-employees.
5. Perpetration of practical jokes/pranks that cause undue panic among employees and customers.
6. Uttering slanderous remarks, undue criticism, and open display of disrespectful or derogatory acts against the religious, cultural and political beliefs of others.
7. Insubordination, open defiance or disobedience to carry out lawful orders and/or valid instructions of superiors.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

8. Adhering to or following violative instruction of colleagues or supervising officers.
9. Making threatening statements, and intimidating or coercing FMIRBI employees, customers and other parties doing business with the Insurance Brokerage.
10. Display of disrespect toward the Insurance Brokerage or any person in authority.
11. Proselytizing or unduly inducing someone to convert to one's faith.
12. Other offenses/violations similar or analogous to the above.

Class D

1. Abusive acts of authority that compromise the interest of the Insurance Brokerage
2. Acts of sexual harassment toward a peer, subordinate or trainee.
3. Performing acts without authority.
4. Participation in brawls and fights inside FMIRBI premises other than in self-defense or defense of others.
5. Display or infliction of any form of physical violence or harm toward a co-employee or another person.
6. Other offenses/violations similar or analogous to the above.

7. Preservation of Confidential Information

Class D

1. Disclosure of any information concerning a customer or potential customer's accounts, or concerning an employee, business partner, competitor, supplier or vendor, or any stakeholder's transactions, and/or dealings with the Insurance Brokerage
2. Unauthorized access to any information concerning customers, employees, business partners, competitors, suppliers or vendors, or all stakeholders of the Insurance Brokerage.
3. Stealing customer information for whatever reason.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

4. Giving out confidential or strategic Insurance Brokerage information to anyone.
5. Fraudulent misuse, alteration, or contamination of Insurance Brokerage information.
6. Other offenses/violations similar or analogous to the above.

8. Maintenance and Protection of Bank Property

Class A

1. Non-observance of established guidelines on the proper use and maintenance of office equipment and other facilities.
2. Other offenses/violations similar or analogous to the above.

Class B

1. Unofficial or personal use of office supplies, machines, equipment or any type of motor vehicles such as printing of personal documents, invitations and resumes; transmitting/receiving personal messages; reproducing personal documents, videos and audios, and playing computer games.
2. Unauthorized use of FMIRBI properties, facilities, services, or accommodations.
3. Excessive or prolonged use of the telephone for personal calls
4. Other offenses/violations similar or analogous to the above.

Class C

1. Vandalism of FMIRBI property and facilities.
2. Systems security violations.
3. Disclosure of security codes and passwords to other employees.
4. Use of unauthorized/unlicensed programs and/or system applications.
5. Other offenses/violations similar or analogous to the above.

Class D

1. Stealing or theft of FMIRBI properties and facilities.
2. Disclosure of security codes and passwords to outside parties.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

3. Utilization of any FMIRBI resource or facility in furtherance or perpetration of criminal and other improper or illegal activities, such as but not limited to financial misreporting, money laundering, fraud, bribery or corruption.
4. Deletion of FMIRBI files/information.
5. Destruction of FMIRBI property and facilities.
6. Destruction of official FMIRBI documents.
7. Improper disposal of any information concerning customers, employees, business partners, competitors, suppliers or vendors, or all stakeholders of the Insurance Brokerage
8. Introduction of malicious softwares (malware) or other similar devices on the FMIRBI computer systems.
9. Other offenses/violations similar or analogous to the above.

9. Safety and Security

Class A

1. Failure to wear ID upon entering and within FMIRBI premises for more than three (3) times in a month.
2. Staying beyond office hours or during periods when one is not expected to be in the FMIRBI premises without the necessary approval.
3. Other offenses/violations similar or analogous to the above.

Class B

1. Refusal to submit one's self to standard security inspection.
2. Smoking inside enclosed FMIRBI premises.
3. Other offenses/violations similar or analogous to the above.

Class C

1. Use of virus-infected software.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

2. Bringing unauthorized visitors inside company premises or any extension thereof.
3. Reporting for work under the influence of alcohol/prohibited drugs.
4. Other offenses/violations similar or analogous to the above.

Class D

1. Bringing of firearms, deadly weapons, explosives, pyrotechnics and harmful chemicals/substances in the Insurance Brokerage premises.
2. Unauthorized drinking alcoholic drinks inside FMIRBI premises.
3. Unauthorized use or possession of prohibited drugs or consuming prohibited substances inside FMIRBI premises.
4. Sale or participation in drug trafficking or inducing any employee or other persons to take prohibited drugs within or outside FMIRBI premises.
5. Unauthorized disabling of the FMIRBI safety and security facilities.
6. Other offenses/violations similar or analogous to the above.

10. Attendance and Punctuality

Class A

1. Unauthorized extension of break periods for more than three (3) times in a month.
2. Late or non-filing of any attendance record for more than three (3) times in a month.
3. Other offenses/violations similar or analogous to the above.

Class B

1. Tardiness (more than six times or aggregate man-hour loss of more than two hours, regardless of frequency, in a month).
2. Unauthorized absences or absence from work without official leave (AWOL) for at least one (1) day.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

3. Loitering or loafing during office hours.
4. Unauthorized trips outside the office.
5. Unauthorized undertime availment.
6. Other offenses/violations similar or analogous to the above.

Class C

1. Unauthorized absences or absence from work without official leave (AWOL) for more than one (1) day up to three (3) days.
2. Other offenses/violations similar or analogous to the above.

Class D

1. Unauthorized absences or absence from work without official leave (AWOL) for more than three (3) days.
2. Abandonment of work or willful disobedience to report for work.
3. Other offenses/violations similar or analogous to the above.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

First Metro Insurance and Reinsurance Brokers Inc. 29/F Metrobank Center, 35th Street corner
7th Avenue, Bonifacio Global City, Taguig City, 1634 Metro Manila