 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

I.


INTRODUCTION

PHILFIRST recognizes its employee’s capabilities, creativity initiative and efforts in conducting business and performing work assignments. We create policies and guidelines to ensure that the company’s objectives and interests are met consistently all throughout. To reinforce and encourage our employees’ involvement, PhilFirst promotes a harmonious and orderly organization where employees are treated fairly and uniformly. Hence, we infractuations rather than the administration of penalties.

The guidelines outlined in this Code are presented in a simple and easy to read form and shall apply **to all employees of Philippines First Insurance Corporation.**

Below are the guiding principles behind our Employee Code of Conduct:

- We comply with applicable laws governing the operations of PhilFirst.
- We make business decisions and supplier selections based on merit and value and not on personal affiliations.
- We conduct our business dealings characterized by our adherence to corporate values of excellence, services respect, entrepreneurship, teamwork, “malasakit”, and meritocracy.
- We provide our employees with training and orientation to help develop their skills and knowledge to perform their work assignments efficiently and effectively.
- We create and maintain a safe, healthy and harmonious work environment that respects individuals and recognizes accomplishments.
- We safeguard company properties and interests and maintain confidentiality and property of information.
- We properly and efficiently use Company time, funds and resources.
- We conduct ourselves and treat others with respect and professional integrity.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

A. PROVISIONS

Below are the provisions of our Employee Code of Conduct:

1. General Rules

- Every employee is enjoined to support the company and its interests, philosophies, goals and objectives, and abide by its rules and governing policies.
- Every employee must perform according to the specifications of his assignment work, instructions, principles, procedures and standards. All information and resources given to the employee in the performance of his job are properties of the company. Employees must keep in strict confidence any information acquired during their employment with the company and use appropriately and with care the resources entrusted to them.
- Employees are discouraged from engaging in a business or activity, or from working with another company and/or competitor which is prejudicial to the interest of PhilFirst and/or which will interfere in the performance of their work and/or relationships with others, whether this activity is performed outside of their working hours without the consent of PhilFirst.

2. Mandatory Provisions


- It is the duty of every employee to study, know, and familiarize himself with the provisions of this Code and all other approved work processes and guidelines, and to cooperate with the Company in the effective implementation.

3. Supplementary Provisions

- All provisions in this Code are in effect and apply to all employees of PhilFirst. The Company shall regularly review and update the contents embodied herein. If conditions warrant, PhilFirst shall amend or suspend provisions of this Code or promulgate other rules and regulations. All amendments shall be communicated to the employees. It is the responsibility of each employee to check any future changes and enhancements of this Code.

4. Definition of Terms. The following words shall mean:

- **Company.** This refers to PhilFirst.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- Company Premises.** These cover the whole working area of the Company, including the outer lobby of the main office, and the whole area of STI Holdings Center building, including the parking area and 20 meter radius from the vicinity of the building. These apply also to offices located at the business centers. Company premises shall also include other places or venues outside of the STI Holdings Center building, business centers or workplaces where the employees are performing official duties or activities, and/or where the Company holds special and official activities such as; hotels, restaurants, beaches, resorts, sports arenas, etc. Employees are also expected to comply with this Code if they are travelling or in route to or from an official function or company-sponsored activity.
- Co-Employee/Employee.** A co-employee/employee shall refer to anybody who works for and is paid by the Company whether regular, probationary or casual, and regardless of position and gender. A co-employee/employee shall also include all employees from affiliate or subsidiary companies of PhilFirst whose offices are within and/or outside the work premises, including consultants, lawyers, and agency personnel such as casuals, security guards, electrician, janitors, etc.
- Visitors (Clients, Agents, Investors, Suppliers and Service Vendors).** These refer to all persons who have business interests and/or relations with PhilFirst and its affiliates or subsidiaries and include employees, agents, suppliers, consultants, investors, agency personnel, etc. These also cover the families and friends of these persons as well as tenants within the company premises or any person who comes within the company premises for personal or business reasons/transactions with the employees.


A **client** is any business associate that receives services from the Company.

A **supplier and service vendor** is any business associate that furnishes, or is in a position to furnish materials, supplies or services, equipments and processes to the Company.

An **Agent** is either a licensed or unlicensed sales representative of the company whose purpose is to bring revenues to the company. This includes brokers.

An **Investor** is a person or group of persons who has a financial stake in the company.

- He, his, himself shall also refer to she, her, herself.
- The **Immediate Superior** refers to the authority that directly supervises/ manages the performance and behavior of employees, Example: Team Leader, Section Head, Supervisor, Office-in-Charge, Asst. Manager, Head Manager, Asst. Vice President, Vice President, COO, SVP, and the President.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- **Branch Head / Unit Head** refers to a persons in authority who is responsible for a particular Branch or Unit in terms of planning, manpower and resources controlling & budgeting. This person makes recommendations in behalf of his Department or Unit to Management. He also directly supervises the performance and behavior of employees under his authority. He may also be referred to as the Immediate Superior.
- **Management (Top Management or Officers)** refers to the Board of Directors represented by the Chairman of the Board, the President and the members of top management such as the (Senior) Vice Presidents and Chief Operations Officer. They may also be referred to as the Officers which include their families.

B. BUSINESS OFFICE PROTOCOLS

The following are the **BUSINESS OFFICE PROTOCOLS** that define and serve as the guiding rules for the Employee Code of Conduct.


(Pls. Refer to the Policy on Corporate Governance and Code of Ethics for more detailed information about all or some of these rules below)

1. CONFIDENTIAL INFORMATION.

Any information about the Company and its operations shall be referred to as confidential if these are specifically and/or implicitly and explicitly stated and are not available in the public domain. Any information that would affect the Company's competitive position in the business environment would normally be viewed and considered as non-public.

Examples of confidential information may include but are not limited to:

- Company and business plans and strategies, business forecasts, investments, business portfolios and/or list of clients.
 - Information related to corporate actions and business dealings in general.
 - Marketing plans and strategies, costs, and prices.
 - Non-public earning and other financial reports.
 - Non-public Information about the employees and their personal information.
 - Individual employee salary and earnings
- The company protects its confidential information as important assets that merit the same protection as its physical assets. Employees may, at one time or another during their employment in the Company, receive personal, privileged and/or confidential information. This information may also concern other employees, the Company's operations or other organizations with whom Company does business with. Employees are duty-bound to ensure that such information remains confidential and is not disclosed within or outside the Company, regardless whether they are actively employed, on leave, or separated from employment (for any reason).

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

2. EMPLOYMENT RECORD.

Information on employment records of the Company’s employees can only be disclosed to employees or persons who have substantial and legitimate need for such information or in response to appropriate legal process. Employees with access to these files must take reasonable steps to keep them confidential in accordance with the Company’s policy. All requests for employee records will be handled by the Human Resources Department through its legitimate authority.


- Employees must ensure that all documents submitted to obtain employment from the Company are accurate and true. The employee must immediately inform the Head of the Human Resources Office of any inconsistencies in his documents.
- All employees are required to inform the Head of the Human Resources Office regarding any changes in their personal information such as residence address, telephone number, civil status, additional dependents, training or educational diploma/certificate personally obtained by the employees, pending or on-going court cases, health conditions, and other pertinent details within seven (7) days after the occurrence of the changes/updates. Pertinent documents such as birth certificates of children/parents/siblings, marriage certificates, and school diplomas must be submitted within sixty (60) days from the time that such documents become available.

3. CONFLICT OF INTEREST.

PhilFirst obliges employees to give their loyalty to the best interests of the Company. Employees should not engage in any activity which will create a conflict of interest between the employees’ assigned functions and any other interest or obligation. A conflict of interest occurs when personal interests interfere with the ability to exercise judgement objectively, or to do the job in a way that is certain not to be in the best interests of the Company. Employees are under a continuing obligation to disclose to their Immediate Superior any situation that presents the possibility of conflict or disparity of interest between themselves and the Company.

4. DELEGATION OF AUTHORITY

PhilFirst through its Board of Directors and the President shall Specially authorized a person or persons to represent the Company in its business dealings, including the execution of any verbal or written agreement or any undertaking that obliges or binds the Company to another party in any form, regardless of any monetary value or the absence of monetary value. These authorized persons may entrust or delegate their authority to employees. Every employee must ensure that he has clear authority to exercise the assignments delegated to him and check with his Immediate Superior to determine the scope and limitations of said authority.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

5. CUSTOMERS, SUPPLIERS AND COMPETITORS RELATIONSHIP.

PhilFirst creates an environment that encourage its employees and representatives to treat all costumers, business associates and suppliers fairly and with courtesy and respect. Employees shall not engage in anti-competitive practices that unlawfully restrict the free market economy.

A **customer** is any business associate that receives services from the Company.

A **supplier** or vendor is any business associate that furnishes, or is in a position the furnish materials, equipment, supplies or services, system and processes, or of any kind to the Company.

Appropriate business practices must be observed and the use of common sense and good judgement must be exercised when dealing with customers, suppliers and competitors in the conduct of business to avoid any perception of impropriety of conflict of interest.

6. COMPLIANCE WITH LAWS


Employees are expected to comply with both the letter and intent of all applicable government laws, rules and regulations. When in doubt as to the legality of any action or arrangement, the matter should be discussed with the Legal Office through the Compliance Officer, or through the Human Resources Head for matters concerning employee.

7. ACCURACY OR RECORDS.

The Company relies on its Employees to maintain accurate books and records to efficiently manage its business and maintain the standards of integrity. The Company discourages and prohibits inaccurate, false or misleading record keeping. Employees should never be tempted to make a misrepresentation about the Company's records either in writing or oral communication even where one might believe that the consequences of the inaccuracy would be harmless. The Company shall ensure that all transactions are properly authorized, executed and recorded. The Company's funds or assets shall be utilized solely for a lawful and proper purpose and the transfer, investment or expenditure of such funds or assets will be undertaken only where it is authorized by Management.

8. DISCLOSURE OF COMPANY INFORMATION.

Any information that is considered as confidential and non-public by the Company, which employees may possess in the conduct of their work or Company business must be protected and not disclosed without the prior written approval of the Company through its authorized representative. Confidential information shall include information provided to the Company by customers and suppliers and from other sources.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

9. COMPLIANCE WITH NON-DISCRIMINATION LAWS.

- **Equal Opportunity.** PhilFirst maintain a non-discrimination policy in every stage of employment and in providing opportunity for advancement to employees and fully complies with all non-discrimination laws. Employee performance will be continually monitored and modified where necessary and meritocracy will be practiced.


In order to maintain our non-discrimination policy, we will adhere to the following guidelines:

- The Company shall advertise, recruit, hire, transfer and promote without regards to race, religion, color, regional origin, gender, age or physical handicap which will not hinder in the productive and efficient performance of work or any other legally protected classification.
- All decision relating to personnel, particularly promotions, are to be based solely on the individual's qualifications.
- PhilFirst is committed to doing and continuing business with suppliers and business partners who are also committed to equal employment opportunities.
- The Human Resources Office is responsible for implementing the equal opportunity policy. Employees may address any concerns regarding any potential violations of this policy to the Human Resources Head or their respective Immediate Superior who, in turn, shall coordinate the matter with the Human Resources Head.
- **Employment of Closely-Related Persons.** The Company wants to ensure that the workplace is fair and untainted by any possible perception of favoritism. The Company is concerned about employing closely-related persons and shall not employ persons closely-related to employees without the approval of the Management. Other closely-related persons will also not be employed if one employee has an effective control over any aspect of the related employee's job. Related employees may not share responsibility for control or audit of significant assets.


10. ETHICAL AND PERSONAL CONDUCT.

All of our employees are expected to conduct themselves in an appropriate and professional manner. Any employee who observes, learns of, or is subjected to any workplace violence or harassment, shall report such conduct immediately to his Immediate Superior, Unit head and the Human Resources Head.


- **Workplace Violence and Harassment.** It is the Company's policy to provide a safe work environment that fosters mutual respect and working relationships free from any form of harassment. Forms of harassment that will not be tolerated include but are not limited to:

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- workplace violence, threats, intimidation, assaults, verbal harassment, physical harassment and visual harassment, in particular or an atmosphere of tension created by derogatory remarks regarding gender, ethnic, race, sexual orientation, religion and the like.
 - A creation of a work environment that is hostile, humiliating, intimidating or offensive to an individual or group for any other reasons.
- **Sexual Misconduct.** It is likewise defined as a range of behaviors where in the intention or goal is to obtain sexual gratification against another's will or at the expense of another. This includes sexual harassment, sexual assault and any conduct of a sexual nature that is without consent, or has the effect of threatening or intimidating the person against whom the conduct is directed. Examples are:
- Intentional touching any part of the body without consent and when such act is unwelcomed by the person directed by the conduct;
 - Forcing to touch, directly or through clothing, another employee or person's private body parts including thighs, buttocks;
 - Exposing one's sexual and private body parts under circumstances likely to cause affront or alarm;
 - Having sexual and/or intimate relationship and/or inappropriate or questionable conduct between a unmarried and married, and/or both married employees and/or both unmarried persons which causes affront, rumor, and putting the Company and their positions or statuses in a bad light;
 - Persistent pursuit of a married employee to a single employee or person, or pursuit of a single employee to a married employee or person, or where both either one is married and unmarried, where such act is unwelcomed or un-rebuffed but which cause affront.
 - Sexual or questionable relationship between a married employee who is in a superior position and a subordinate employee who is not the spouse even when consented by both.
 - Other similar conduct that cause affront.
- **Sexual Harassment.** Sexual harassment is part of sexual misconduct but defined as undesirable or unwelcome verbal or physical conduct directed at an employee because of his or her gender and inferior status under the following conditions:

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- solicitation of sexual favors or the initiation of any unwelcome sexual advance by an employee who is superior in position to the employee who is the target of the harassment where the submission or refusal may or may not affect an employment or work-related opportunity decision pertaining to that individual.
 - a persistent pursuit or courtship by one superior employee of another lower ranked employee or an employee of the same position level (but with ascendancy over the other in terms of seniority in tenure, job function, and authority exercised), married or unmarried, even without verbal or physical sexual advances, provided that the target employee has verbally discouraged or refused such pursuit or courtship.
 - other sexually related physical or verbal conduct such as derogatory remarks or actions or positing of any kind regarding a particular gender or orientation whose purpose is to insult, humiliate, gossip, defame, and or discrimination.
- **Proper Decorum.** PhilFirst promotes a professional work environment where employees conduct themselves with propriety and likewise treat each other with respect, In this view, employees are discouraged from engaging in any act that will disrupt order in the workplace and other employees' attention from their work as well as deplete their morale. These acts could be in the form of horseplay, pranks, rumor-mongering, loud and prolonged idle conversations, boisterous laughter, inappropriate or unprofessional name-calling, fighting, shouting, insulting, discourtesy, or throwing things which may also disturb visitors. This also includes gambling and any form of indecency such as lewd, improper and immoral acts, showing or watching pornographic materials, talking about sexually-related topics, and the like, etc., within company premises.
 - **Business Courtesy and Etiquette.** Common sense and judgement must be exercised when accepting business-related courtesies from clients and suppliers such as gifts, meals and drinks, entertainment, hospitality, discounts, promotional items, honoraria, donations, equipment's and facilities. *(Please see Corporate Governance and Code of Ethics for more details).*
 - **Eating in the Workplace.** PhilFirst recognizes the efforts of its employees to continue his work assignment while on break period. However, PhilFirst also recognizes the need of its employees to rest and relax and eat their meals properly and leisurely to allow them to revitalize their energy and relax their minds for better concentration and more productive work. In view hereof, employees must observe the following:
 - Employees must eat all meals with rice in the pantry. Employees are required to provide for their own utensils. Employees must immediately wash their own utensils after use, clean the table, store excess food in sealed/closed containers in the refrigerator, and dispose of garbage properly.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	


- Perishable food stored in the refrigerator must be dated, labeled, and eaten or disposed of 3 days after storing. Non-perishable foods must be stored in the refrigerator for not more than 15 days. All stored food that is past the allowed storage time will be removed from the refrigerator without any notice and placed on the pantry counter for pick-up. Any food or item left or unclaimed on the pantry counter or table will be disposed of at the end of the day without notice.
- Employees are discourage from storing perishable, smelly and sweet food items in the table drawers or anywhere in the workstation. Only light snacks such as coffee, tea, cold drinks, biscuits, bread, chips, and snacks without sauce are allowed to be stored in the work stations. Spaghetti, “pansit”, noodles and the like must be served and enjoyed at the pantry. The restrictions are laid out to prevent infestation of insects, rats and food odor in the workplace.
- The foregoing restrictions are lifted during special occasions only such as birthdays, anniversaries and company sponsored/approved celebrations and treats or situations where the employee is required to work during breaks due to urgency. An advance notice must be given to Human Resources.
- **Telephone Calls and Company Internet.** The main purpose of the telephones and internet at PhilFirst is to conduct business. We do understand that occasional personal calls are necessary; personal calls should be kept to a minimum. If a superior deems that an employee’s personal calls are necessary; personal calls should be kept to a minimum. If a superior deems that an employee’s personal calls are excessive or interfere with business and work, that employee may lose the privilege to make such calls.

11. OFFICIAL WORK HOURS.

PhilFirst shall declare a single work shift or multiple work shifts to address the operational and business requirements of the Company. Employees are enjoined to follow the chosen or assigned work schedule regularly and punctually. The Human Resources Office issues policies and guidelines on timekeeping. Employees must inform their Immediate Superior and secure approval for every case of absence from work and in the rendering of overtime work. Employees must also record their attendance through the Biometric Machine and a back-up record using the Logbook at the reception area. Employees who perform work outside of the office must submit an approved “Official Business” form to the assigned timekeeper. Employees must follow the due dates for securing approvals and submitting timekeeping forms.

Business Center employees must use the Bundy Clock and/or the Logbook and must submit the original copies of the Timecards and duplicate copies of the Logbook page/s signed by the Business Center Head.

12. SAFETY AND SECURITY.


 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

PhilFirst employs measures to protect its physical assets as well as the lives and safety of all its employees. Rules governing these measures are started below.


- **Dealing with Visitors.** All visitors, including former employees, are required to register at the reception area before entering the company premises. Recognized and regular visiting agents, brokers and employees of affiliated companies may not be required to register but the reception personnel must record and monitor these visits. Ingress to employees workstations shall be governed by these rules;
 - Visitors shall not be allowed to enter the employees’ workstations except when visiting the Unit or Group Head solely for business purposes.
 - Business-related visits of staff shall be handled outside the workstations in one of the visitor’s tables or just by the panel well of employees who are located alongside the aisle. Or, depending on the current lay-out of the office, some employees, mostly those who are Heads of a Unit, are allowed to welcome visitors in their own work area where chairs are specifically assigned for this purpose.
 - Employees can only entertain personal visitors during their break periods. Employees who do not have visitor’s chairs in their work stations must attend to their visitors at the reception area.

Smoking. In an effort to protect the health of non-smoking employees and prevent fire accidents, the company restricts smoking within the work areas and promises to designated locations only. This policy applies to both employees and visitors.

- **Drug and Alcohol Policies.** The Company is committed to a safe, healthy and productive workplace for the employees. The abuse of drugs and alcohol is a threat not only to this company, but to the employees as well. The Company recognizes that drug, alcohol or any substance abuse by employees will impair their ability to perform. Management and employees have an equal responsibility to maintain a safe, healthy and effective work environment. To this end, PhilFirst institutes the following:
 - The possession, use, or sale of alcohol, unauthorized or illegal drugs, or the misuse of prescription drug is prohibited within the company premises or outside of company premises while employees are performing official duties or are on business assignments. The exceptions to the possession or use of alcohol within company premises or the workplace are as follows: (1) when alcoholic drinks have been given as gifts to an employee or when an employee intends to give alcoholic drinks as a gift, provided that such possession is reported within 24 hours from the time of possession to the Human Resources Office, or to the security officer on duty where HR personnel is unavailable; or (2) the drinking of alcoholic beverages during company approved activities.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- Employee may be subjected to random drug testing. Any positive test can result in disciplinary action or termination.
- **Deadly Weapons, Firearms and Explosive.** To further promote, peace, safety and security in the workplace, PhilFirst does not permit the bringing in of deadly weapons, firearms and explosives in the company premises at any time. Employees must surrender these items to the security personnel assigned at the building's main entrance.
- **Accidents and Injuries.** Following any work-related injury, an employee must undergo a medical exam and drug testing within 24 hours from the time of the accident. All work-related illnesses or injuries must be immediately reported to the Immediate Superior and the Human Resources Office. Following treatment for injury or illness, all employees must complete a report, follow the scheduled medical appointments and return to work only when cleared by a licensed physician through a medical certificate.
 - All accidents and injuries reported within a department must be relayed to the Human Resources Office. Accidents to building properties must also be relayed to the Building Manager. Employees must refrain from using damaged electrical appliances, gadgets and equipment's to prevent fire, injury and damage.
- **Work Areas.** Work areas should be maintained in a neat and orderly manner. Day-to-day cleaning of designated worktables and office equipment's shall be the responsibility of the staff member to supplement the general cleaning performed by the utility personnel. At the end of the workday, employees are expected to perform general "clean-up" of their area by storing files and keeping the table organized. Files and records that are critical and confidential must be stored in safe, locked and secured cabinets or storage areas.
 - Each unit Head or superior is responsible for establishing necessary safety and housekeeping rules in his work area and communicating these to his staff accordingly.
- **Inspections and Drills** – PhilFirst shall maintain safe and secure facilities and equipment to meet all applicable requirements. Inspections will be conducted on a regular basis to maintain standards.
 - Selected employees will be assigned by the Human Resources and Admin Office to lead and head the Health and Safety Committees (ex. Fire & Earthquake Committee) and shall take charge in representing the Company in every Health and Safety meeting. All employees are required to join drills and orientation provided by the Company, the Building Management, and various Municipal agencies.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- **Company ID Card and Bag Inspection.** PhilFirst, through the Human Resources Office, provides all regular and probationary employees with Identification Cards for free. While it is necessary for employees to wear the ID Cards when they are at the work stations because of the minimal number of employees and the familiarity among the employees, frontline personnel must wear the ID Cards to give assurance to clients and visitors that they are dealing with the authorized personnel.


 - The frontline personnel include the lobby receptionist, cashier, marketing and sales, underwriting and claims employees.
 - The Building Management may require all building employees to present their ID Cards and submit their bags for inspection at the entrance/exit lobbies. In this case, employees must comply with these rules. Likewise, all employees must comply with any regular or random bag inspections conducted by PhilFirst’s own security personnel. Bag inspection will include boxes and garbage bags or bins and package. Likewise, an employee must secure a gate pass from the Human Resources Office or from his Immediate Superior where HR Head is unavailable before taking out any item from the office premises.
 - An employee must not lend his ID card to a co-employee or another person, or use a co-employee’s ID card for the purpose of misrepresenting or impersonating him or other fraudulent intentions.

13. HEALTH AND MEDICAL CARE.

The Company is committed to promote and protect the health and safety of its employees, the environment and the community. It is therefore the Company’s thrust to strictly adhere to all applicable laws and regulations relating to environmental protection and workplace health and safety. In view of this, the Company requires that all newly hired employees must complete and pass the physical and medical examinations provided by the Company. On the other hand, all regular employees receive medical coverage which includes a mandatory annual general physical and medical examination. Employees are responsible for immediately informing their Immediate Superior and the Human Resources Office of their prolonged illnesses and/or any contagious disease that may endanger the health of other employees and visitors or serious illnesses which may endanger their own well-being if they continue to perform their work. Appropriate legal and SSS ruling on employee’s illness shall apply.

- Employees must comply with the advice of a licensed medical practitioner concerning their health. An employee who fails to comply with said medical advice will be asked to go on forced sick leave for the needed treatment to safeguard his health and the health of other employees. If the disease will need prolonged treatment, the provisions of the law will apply. If the employee continues to refuse to comply with the instructions, the maximum penalty provided in this handbook will be applied.

14. CORPORATE DRESSING.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

PhilFirst provides all regular employees with annual clothing allowances for their daily wear from Mondays to Thursdays in the form of made to order clothing's for staff and/or cash for Unit Heads/Managers. The Company's aim is to ensure that employees come to work suitably dressed and pleasant in appearance by sporting make-up for the women and a good and tidy haircut for both men and women. Selection of footwear must also be appropriate for the office. Fridays are scheduled as "wash-days" and employees are permitted to come to work in semi-casual attire. Casual attire, however, means that every employee is encourage to come to work suitably dressed and pleasant in appearance, hairstyle and footwear.

- Corporate dressing also promotes Company image and the selection of style and color must be appropriate for the nature of the business and the work performed by employees. To ensure that the cost and the comfort of employees are considered, the Human Resources office shall lead in the creation of a Corporate Attire Committee represented by nominated employees from each Unit or Business center. The Committee shall present their suggestion for management's approval. Once approved by management, the employees must follow the proper wearing of the corporate attire. *(The functions of the Committee are detailed in the HR Manual.)* In other occasions, management may make its own recommendations.


Appropriate Business Attire

Appropriate business attire is basically described as conservative in style, cut and color: Standards business attire colors are plain Gray, Brown, Black and Beige: Style is basically unembellished; and the Cut covers the body from the neckline to ankle or knee (for women's skirt). The sleeves may be long, short or ¾ cut.

As such, Company may include other primary and secondary colors and may pattern the style and cut from current trends. To change the monotony of a plain garment, stripes and prints may be allowed. However, any-improvement must not entirely contradict of differ from what I described as "appropriate business attire."

- A request for not wearing the prescribed corporate attire must have a legitimate reason and limited to a single occurrence in a month and must be endorsed by the Immediate Superior, and noted by the Head of the Human Resources Office. Employees may be exempted for not wearing the uniform or standard corporate attire if such employees are attending business or special functions or are pregnant or other special circumstances. A suitable and appropriate attire and appearance is still required.
- The semi-casual attire has its limitations. Likewise, walking barefooted or in slippers or in flat shoes in and around the office premises during the between office hours is not allowed even during break periods because there are clients in the workplace anytime of the day and the "professional" image must be observed at all times.

Examples of Restricted Attire and Footwear from Mondays to Fridays:

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- Polo T-shirts *, maong jeans, leggings, super short skirt or dress (more than 4 inches from the knee, super tight clothing, open back/side and low necklines, sleeveless clothing, plaid/checkered clothing *, sports and casual jackets, and the like.
- Slippers, open toe and open back footwear, slides, mules, moccasins, tassel loafers, gladiator sandals, flip flops, espadrilles, clogs, beach and ballet shoes, sports or athletic shoes, flat shoes.

** Restricted from Mondays to Thursdays but allowed on Fridays are maong jeans; T-shirts with collar, checkered or plaid clothing; flat closed shoes; Cardigan, business jackets & plain shawls may be worn over printed/checkered clothing to maintain that professional or business look.*

15. FRAUD AND THEFT.

It is the policy of the Company that all cases of theft and fraud are immediately investigated, reported and decided and prosecuted. The Company shall not tolerate any case of dishonesty such as fraud and theft whatever the amount or value involved.


16. SECURITIES AND INSIDER INFORMATION.

By definition of Capital Market Law, “insider information” is non-public information about the Company’s business which an employee or consultant learns about or gains access to during the course of employment. Employees or consultants are prohibited from using this inside information to make personal investments or make investment decisions for others. Employees or consultants are also prohibited from discussing this information with family and friends.

17. COMPUTER SOFTWARE AND EMAIL.

The Company maintains the copyright, licenses and subscriptions for the software, system and programs, e-mail services, and the like. Therefore, employees are prohibited from making copies of the software or programs unless the copy is an authorized back-up or the software license specifically permits the copy to be made. Only authorized employees shall make the back-up copy on a Company-owned computer or gadget. Moreover, employees shall use computers, printers, email, etc. for work-related matter only.

Likewise, the use of Company owned computers/gadgets and internet may be used for personal purpose during the employee’s break period only and must not interfere with on-going work/processes. Moreover, downloading and listening to music and watching videos/movies which require live streaming and use of Company internet is strictly not allowed during the Company’s work schedules. Likewise, installing and downloading of other software strictly not allowed during the Company’s work schedules. Likewise, installing and downloading of other software for personal use must be cleared first with PTO Office. Moreover, using personal phones and gadgets and internet for watching movies/videos during work hours is strictly disallowed.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

(Details on this are defined in PTO Policy regarding Usage of IT Facility)

18. EMPLOYEE RECORDS.

Information on employment records of the Company's Employees can only be disclosed to Employees who have a substantial and legitimate need for such information or in response to appropriate legal processes. Employees with access to these to these files must take reasonable steps to keep the, confidential in accordance with the Company's policy.

19. THE USE COMPANY RESOURCES.


It is the Company's policy to ensure that employees are provided with equipment, gadgets, materials, items and other resources in the performance of their assigned work. This could also take the form of intangible assets such as confidential information, training, invention, composition or any intellectual property learned, created and developed during the period of employment.

- The first objective is for employees to use Company properties and resources or business use only. The use thereof for personal reasons must not interfere with the first objective.
- Employees shall refrain from changing or switching company properties assigned to them including their parts without consent form the Human Resources and Admin Office of form the Process Technology Office. Any loss or damage must be reported as well. Any cost incurred due to the fault of the employee shall be charged to his account.
- Upon separate from the Company, employees must surrender all tangible assets in good condition and leave behind all intangible assets such as creations, inventions and intellectual rights of the Company. Employees shall also agree in writing not to use or sell these assets to any other person or entity.

20. CONSULTANTS.

All consultants shall be approved by the management. Consultants shall execute written agreement with the Company prior to the commencement of work which specify the nature and duration of their work and contain provision regarding conflict of interest and propriety in use of insider information. Consultants must submit accomplishment reports regularly for fee processing. All consultants must agree and follow the Company's Employee Code of Discipline.

21. PERSONAL, CIVIC, AND POLITICAL ACTIVITIES.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :


PhilFirst does not hinder any employee from engaging in any political, civic, or personal activities provided that the employee does not use the name of PhilFirst or any of its logos or emblems in promoting or supporting his objectives. Moreover, employees cannot join these activities during office/business hours, while on duty, or use any of the Company's properties such as vehicles, phone numbers, materials, e-mails, and the like in supporting a candidates, party, or a cause.

22. EMPLOYEE DUTIES AND RESPONSIBILITIES.

PhilFirst creates and installs policies and system to ensure that proper work procedure re carried out with corresponding satisfactory results. The company operates by hierarchy and each employee is tasked to perform his assignments with diligence and dedication. Superiors must ensure that employees are provided with proper guidance, coaching, training and motivating and reasonable resources, time and space to effectively accomplish their tasks. Superiors must also ensure that employees comply with governing laws and common business etiquette, treat each other with respect while within the company premises and have sufficient time for their families and personal activities. Every employee is encouraged to have a balanced work life because a happy employee produces good work and relationships.

**C. PROCESS IN HANDLING OF REPORTED INFRACTION
OF HIS CODE AND OTHER POLICIES**

PhilFirst creates and maintains appropriate administrative procedures, which shall be implemented fairly and consistently.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	Version: 2020.03.25	Access:	

PhilFirst encourages fair, efficient and equitable solutions for problem arising of the employment relationship and shall take the necessary steps to ensure that the requirements of the law are met.

For the effective implementation of the Employee Code of Discipline, PhilFirst encourages its employees to support and comply with the rules defined herein. Any employee who suspects, witnesses or hears of any breach of this Code should discuss these concerns with his Immediate Superior and/or the Head of the Human Resources Office. Employees should also discuss any questions regarding this Code or its application to a certain situation with their respective supervisors and/or the Head of the Human Resources Office. Any concerns or questions raised in connection with this Code may be referred to the legal counsel of the Company for the appropriate action.

The officers, managers and supervisors of the Company are expected to seriously consider the concerns or questions of employees in relation to this Code or its applications thereof. They must promptly investigate and respond to these concerns or questions.

PhilFirst shall not permit retaliation against employee who report in good faith any suspected or potential violation of policy or this Code. The Company also prohibits retaliation against employee who use any of the Company's compliant reporting procedures in good faith, or who file, testify, assist or participate in any investigation conducted by the Company or by a government agency. The Company shall investigate any reports of retaliation and take the appropriate actions.

The Company's employees, directors, officers, managers and supervisors must not obstruct or fail to cooperate with an investigation.


Any employee who compromises or violates the provisions of this Code of Conduct may be subjected to disciplinary action, up to and including termination (and loss of employment related benefits) and if applicable, to criminal and civil proceedings.

Examples of conduct that may result in disciplinary actions include violations of the provisions of this Code or an existing Company policy, requesting others to violate these policies or the failure to promptly report a known or suspected violation of a Company policy.

Disciplinary actions may vary depending on the severity of the misconduct or violation, the disciplinary record of the employee, the employee's duties, and years of service.

1. DUE PROCESS

PhilFirst shall, at all times, respect the employee's right to due to process. Due process shall mean the right of an employee to be informed of the nature of his alleged violation or breach of Company policy or this Code and the right to be heard regarding these violations or breaches.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

The Head of the Human Resources Office shall prepare the written notice to the employee concerned. Said notice shall state the nature of his alleged violation or breach of Company policy of this Code and give the employee 24 hours to submit his written explanation. Depending on the case, the notice shall be signed by the COO and/or Immediate Superior and received by the concerned employee. A copy of the notice shall also be furnished to the employee's Immediate Superior.

The employee may request in writing for extension to submit his explanation if he needs to complete work-related requirements. The failure of the employee to present an explanation within the period specified or any extension thereof shall be treated as waiver of his right to submit an explanation. In this case, appropriate sanctions shall be imposed on the employee based on the merits of the case.

Upon the submission of the employee's written explanation or the lapse of the period within which to submit said explanation, the Head of the Human Resources Office and the Immediate Superior of the employee concerned shall conducted preliminary inquiries and impose any necessary corrective action.


In case grave breach of this Code or of Company policy, such as theft, fraud, unauthorized access to, disclosure or use of confidential and insider information, or the use of Company assets for political, civic and personal activities, the following procedure shall be applicable:

- (1) The Head of the Human Resources Office and the Immediate Superior of the employee concerned shall submit their preliminary report to the Ethics Committee.
- (2) The Ethics Committee shall review the report and initiate its own investigation. If necessary, the employee will be placed on preventive suspension pending the conduct of the investigation by the Ethics Committee.
- (3) The Ethics Committee shall submit its report as well as the preliminary report prepared by the Head of the Human Resources Office and the Immediate Superior of the employee concerned to management.
- (4) Management shall determine the appropriate sanctions or corrective actions and instruct the Head of the Human Resources Office to implement these sanctions or actions.

2. COUNSELLING

Counselling shall be an inherent part of the superior-subordinate relationship.

The supervisor shall meet with his or her subordinates on a regular basis to check on their progress and assist them in their work to ensure that their potential is put to maximum use. The counselling sessions will also be used to correct employees who commit infractions of this Code or of Company policies.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

The counselling meeting is best done after the submission of an employee’s written explanation and after analyzing the situation surrounding the violation.

Counselling sessions must be documented by the supervisor and signed by the employee.

A follow-up session must be made to check on the progress of the corrective actions previously agreed upon.


3. OFFENSES

All other acts and omissions which violate policies, procedures, and this Code not be tolerated. These include acts or omissions involving moral turpitude as well as other improper acts which adversely affect the good will and interest of the Company, whether or not these are explicitly defined herein.

D. CLASSIFICATION OF PENALTIES

Penalties shall be imposed for the purpose of establishing order and harmony in the Company.

- **Verbal Reprimand.** A spoken call of attention informing the employee that he has violated a certain policy or provision of this Code and that he should not repeat said violation.
- **Written Reprimand.** A written admonition informing the employee that the act committed affects certain work system and manifests non-compliant behavior.
- **Stern Warning.** A severe written expression of disapproval or censure of behavior or performance for cases involving willful disobedience or insolence or inability to follow instructions without justifiable reasons; and which, if uncorrected, may lead to unsatisfactory service or work system. Where warranted, suspension of progressively longer duration may be imposed for successive offenses.
- **Suspension.** A forced, and consecutive absence or physical detachment from work of service. An employee under suspension does not get any compensation and the equivalent benefits from the company while he or she is serving such suspension. The counting of the number of suspension days to be served is exclusive of rest days. Suspension serves as a strong disciplinary action for serious violations of this Code or Company policy. A suspension can be scheduled but the imposition must not be longer than 15 days after the decision was made. The suspension shall serve as a way to allow the employee to reflect on his violation and make up for it.
- **Preventive Suspension.** A forced and sudden temporary absence or physical detachment from work or service similar to Suspension that may be imposed if an employee’s continued employment poses a serious


 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

threat to the property of the Company or the lives of his co-employees. Once this sanction is imposed, the employee shall not be allowed to enter the work place and shall be restricted from accessing any Company materials. The employee may or may not be allowed to remove personal items if such is necessary in the conduct of investigation.

- Moreover, a co-employee must secure a gate pass from the Immediate Superior and the Head of the Human Resources Office to take any personal item of the suspended employee from the work place.
- **Dismissal.** A separation or termination from service of an employee for a just cause such as (1) serious misconduct or willful disobedience by the employee of the lawful orders of his employer or representative relative to his work; (2) gross and habitual neglect by the employee of his duties; (3) fraud or willful breach by an employee of the trust reposed in him by his employer or duly authorized representative; (4) commission of a crime or offense by the employee against the person of his employer or an immediate member of his family or his duly authorized representative; or (5) other cause analogous to the foregoing. Dismissal may be caused by repeated warnings and suspensions or single commission of a major offense. An employee who is dismissed for a just cause loses his right to Company benefits. He may be entitled to government mandated benefits and payment of his salary. Any monetary liability, however, will be deducted from the total proceeds.
 - A dismissed employee shall also process a Clearance before any amount due to him will be paid to ensure that he has turned over all company properties assigned to him and that he has no pending obligation companies or employees.
- **Monetary Liability.** In additional to the discipline imposed, the Company has the discretion to impose a monetary on an employee for any proven act of damage, loss or harm to property or person. The amount shall be based and computed on the actual cost needed for repair or replacement or medical attention.
- **Salary Deduction/Fine** is the method of reducing portion of an employee’s salary as penalty.
- **Restitution** is the act of repayment or indemnification for damages caused.

For bodily harm, the monetary liability shall be based on the actual billing of the harm sustained by the injured employee or person.

Payment for Monetary Liability. The charged amount may be paid in cash by the offending employee or through salary deduction which shall not exceed the 20% allotted net pay per pay period.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :


- An Authorized-to-Deduct Form shall be submitted by the offending employee to the Human Resources Office, noted by the Immediate Superior/ Unit Head and approved by management’s representative officer.
- In case of Dismissal, full payment of the monetary liability shall be required. Otherwise, the dismissed employee shall be considered as “Not Cleared”. Depending on the amount of culpability, a legal case due to physical injury or harm or damage to property or financial fraud may be filed against the employee.
- In case where the offending employee is absent without leave or refuses to pay, the amount of liability will be charged to his cash benefits or income, or a collection for payment will be charged against him in any court law.

E. PROCEDURES IN HANDLING INVESTIGATION OF AN INFRACTION TO THE CODE

To ensure that the employees are given due process, are given due process, an adequate, proper and prompt review and investigation must be conducted in connection with any reported or noted omissions:

1. Giving of Notice to the Employee

- Upon noting or receiving a report of an infraction or violation, the immediate superior of the employee concerned/ the Head of The Human Resources Office must immediately inform the Head of the Human Resources Office/the Immediate Superior of the infraction committed by his staff.
- The Immediate Superior and the Head of the Human Resources Office shall initiate an injury regarding the infraction.
- For Class 1 and 2 omissions where the infraction is indisputable, the Immediate Superior, after referring to the Code of Discipline, shall issue the Corrective Action Form (CAF) to the employee at least within two (2) working days after the violation is discovered. If the Immediate Superior fails to issue the CAF within 30 days from discovery, the employee’s violation may be void and the Immediate Superior must explain or justify such inaction.
- For Class 3, 4, and 5 omissions, the CAF will be issued by the Head of the Human Resources Office. If the employee is placed on a preventive suspension, the case must be decided within 30 days. If new evidence comes out shortly on or before the 30 days period, and where new inquiries are necessary, the preventive

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

suspension may be extended by not more than 30 days. Thus, voiding of an offense for non-issuance of CAF on the 30th day period shall not apply to Class 3, 4 and 5 omissions under this condition.

2. The Employee Explains His Situation.

- An employee has 24 hours to explain his side in writing. He may request for a reasonable extension of the period to submit his explanation if he needs to complete work-related requirements. However, if the employee fails or refuses to give an explanation within the prescribed period, he forfeits his right to submit an explanation and his infraction or violation will be decided based on the merits of the case.

The employee shall write his explanation on the CAF. For Class 1, 2, 3 and 4 omission, the employee shall write his plea or commitment to avoid committing the same or a similar offense in the future.


In the absence of any written material, and without prejudice, all verbal instructions and agreements made in the course of the process shall be considered as valid the official.

3. Analyzing the Employee's Response Based on Available Evidence.

The Immediate Superior and Head of the Human Resources Office, and the Ethics Committee shall analyze the circumstances surrounding the offense and determine the appropriate actions to be taken.

Provided that, in case of grave breach of this Code or of Company policy such as theft, unauthorized access to, disclosure or use of confidential and insider information, or the use of Company assets for political, civic and personal activities, the following procedure shall be applicable:

- a) The Head of the Human Resources Office and the Immediate Superior of the employee concerned shall submit their preliminary report to the Ethics Committee.
- b) The Ethics Committee shall review the report and initiate its own investigation. If necessary, the employee will be placed on preventive suspension pending the conduct of the investigation by the Ethics Committee.
- c) The Ethics Committee shall submit its report as well as the preliminary report prepared by the Head of the Human Resources Office and the Immediate Superior of the employee concerned to the Executive Management.
- d) Executive Management, in consultation the legal office, shall determine the appropriate sanctions or corrective actions and instruct the Head of the Human Resources Office to implement these sanctions or actions.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

4. Decision is communicated to the Employee.


- a) Within 5 working days from receipt of the employee's explanation for Class 1 and 2 infractions, the Immediate Superior must render a decision, with the consensus of the Head of the Human Resources Office, as advised by Management. The Immediate Superior shall issue the decision to the employee using the CAF.
- b) The Immediate Superior must conduct counselling for staff who committed Class 1 or 2 infractions.
- c) For a Class 3 and 4 infractions, The Head of the Human Resources Office shall issue the decision to the employee using the CAF and company's letterhead within fifteen (15) days to thirty (30) from receipt of the employee's explanation. An extension of up to another thirty (30) days may be applied to a case under preventive suspension if and when new evidence comes out.
- d) All disciplinary actions must have the signature of the Head of the Human Resources Head. All sanctions under class 3, 4 and 5 must have approval of Executive Management's authorized representative before actual issuance of sanctions.

5. Appeal for Committed Infractions.

- a) An employee may file a written appeal to the Head of the Human Resources Office or to the Ethics Committee as merited by the case, if there a newly-found evidence in his favor or if he thinks the evidence against him is insufficient or erroneous.
- b) Appeal must be made within three (3) working days from receipt of the formal decision regarding the sanctions.
- c) The Human Resources office shall decide on appeals within five (5) working days from receipt of the same. The Ethics Committee, on the other hand, shall decide on appeals within seven (7) working days from the receipt of these appeals.
- d) If an employee appeals further, the decision of the case will be referred to management through the Chief Operating Officer. The management's decision shall be final and executory.

F. CHART OF PENALTIES

The penalties on violations prescribed in this manual vary in accordance with the gravity of the offense and the frequency of committing an offense.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

1. Administration of Penalties (New & Successive and Multiple Violations)

Penalties to infractions are valid for administration within the prescriptive period defined per Class.


Class 1 infraction are subject to the prescriptive period stated in the section below. A violation of the same rule occurring after the prescriptive period shall be considered as a first offense and the employee can start afresh with a clean record. **(Minor Offense)**

- **Class 2** infractions are subject to prescriptive period stated in the section below. A violation of the same rule occurring after the prescriptive period shall be considered as a first offense. **(Minor)**
- **Class 3** offenses are subject to the prescriptive period stated in the section below. The penalty for a subsequent Class 3 offense committed during the prescriptive period shall be one degree or step higher. **(Semi-Major Offense)**
- **Class 4, 4b and 5** offenses are not subject to any prescriptive period. **(Major Offense)**
- Multiple violations of any class pf offense sanctioned with combined number of at least 36 days suspension without pay during the prescriptive period may be grounds for dismissal.

2. Documentation and Prescription of Offense

- Consistent with the practice of constructive discipline, the Company shall keep a record of violations for Class 1 offenses for a period of 12 months commencing on January 1 and ending on December 31 of the same year.
- For Class 2 infractions, the prescription period is twelve months counted from the date of commission of the Class 2 infraction. Except for Health & Medical Condition which has no prescription period.
- For Class 3 infractions. The prescription period is three years counted from the time the time the Class 3 offense was committed. Any offense committed after the lapse of the prescriptive period shall be counted as a first offense.
- For Class 4, 4b and 5, the offense has no prescriptive period and shall be counted back to the first offense committed. Class 5 is a one-time offense subject to dismissal.
- All records shall remain in the Human Resources file. The records of violations for Class 3, 4, 4b and 5 offenses shall remain in the employee's 201 file.

G. ADMINISTRATION AND AMENDMENT

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	


1. The Human Resources Office shall see to it that necessary reports or clearance required by law in all instances of suspension, dismissal, or termination are properly filed on time with the Department of Labor and Employment and other relevant government agencies.
2. All policies, rules and regulations shall be reviewed and updated as frequent as the Company may require.
3. All previous memos and policies not in complete agreement with the provision of this Code are superseded.

H. MISCELLANEOUS PROVISIONS.

Offenses in this Code are not all inclusive. Any act, conduct, or behavior prejudicial to the interests of the company not specifically included herein shall also be punishable after a thorough review and investigation by management. The penalty to be imposed for such shall be dependent on the gravity of the offense.

II.

THE CODE OF DISCIPLINE AND THE CORRESPONDING SANCTIONS

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

A. ATTENDANCE AND TIMEKEEPING

1. Employees must follow their chosen and approved schedules or shifts consistently. Said schedules or shifts must be properly authorized by the immediate superior and filed on time with the Human Resources Office. The following are the frequency of infractions and the corresponding corrective actions.

Class 1

Unauthorized changing of work hours or work schedule.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

2. Employees are given adequate break periods of 15 minutes in the morning and another 15 minutes in the afternoon, and one hour for lunch. Employees must use these periods for coffee break, snack, lunch and other personal chores. Staying at the pantry at the start of work hours to engage in idle chats or prepare snacks, coffee, wash dishes and cups, and the like is discouraged. These must be done before the start of office hour, during assigned break periods, or after office hours. Employees may get cold and hot water but should not idle in the pantry during work hours.


In short, all employees are expected to be working at their workstations at the start of office hours. Excessive use of break and lunch time discouraged.

Class 1

Using Company Time or extending break time for snack, coffee, or meals or other personal activity.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

3. Overtime work shall be undertaken only when necessary and when authorized in advance and in writing by Management through the immediate superior or Unit Head. No payment shall be made for any unauthorized overtime work.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

Late approval for overtime or late filing of overtime from for the purpose of collecting payment and late submission of Overtime Form shall be subjected to the same disciplinary action.

Class 1

Unauthorized Overtime Work and Late Submission of OT Form.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

4. Refusal, without a valid reason, to perform urgent work despite reasonable advance notice by the Immediate Superior or Department Head.

Class 2

Refusal to do Overtime Work which somehow did not result to serious work delays or disruption in company transactions and operations and without monetary expense for the company.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3


Class 4

Refusal to do Overtime Work and which refusal resulted in serious consequences such as monetary expense or disruption in company transaction and operations. In additional, the employee may be held liable for the monetary expense incurred.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

Below are some situations when the employee is required to render overtime work without advance notice.

Chapter 1. Article 89 of the labor code of the Philippines, (PO 442). "Any employee may be required by the employer to perform overtime work in any of the following cases:

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- (a) When the country is at war or when any other national or local emergency has been declared by the National Assembly or the Chief Executive;
- (b) When it is necessary to prevent loss of life or property or in case of imminent danger to public safety due to an actual or impending emergency in the locality caused by serious accidents, fire, flood, typhoon, earthquake epidemic, or other disaster or calamity;
- (c) When there is urgent work to be performed on machines, installation, or equipment, in order to avoid serious loss or damage to the employer or some other cause of similar nature;
- (d) When the work is necessary to prevent loss or damage to perishable goods; and,
- (e) Where the completion or continuation of the work started before the eighth hour is necessary to prevent serious obstruction or prejudice to the business or operation of the employer.”


5. Every employee, except those explicitly exempted by the nature of their functions such as the COO, SVP and the President, is required to register in the biometric fingerprint scanning device. In addition, each employee is expected to sign in and out in the logbook located at the reception area. This shall serve as back-up record of his attendance in case a problem occurs with the device, in this case, the employee must immediately submit the Request for Correction Form to the Timekeeper.

Class 1

Unrecorded attendance in Biometric Device without approved Request for Correction Form.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

The Human Resources Office shall automatically deduct from the salary any work day that is not recorded by the employee in the biometric device. This will fall under Unauthorized Absence.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

6. All employees are expected to be at their work station at the beginning of their respective work scheduled in the morning and after every break period. Any employee who comes to work or returns to his work station after the start of his work schedule shall be considered as late or tardy. There is no grace period given but the first four (4) incidents of lateness shall be excused, provided that each occurrence is less than 60 minutes. In this case, the fifth tardiness is one offense. On the other hand, any single tardiness of 60 or more minutes shall be considered as one offense. A notice shall be given for fifth (5th) or more incidents of tardiness and also for a single case of tardiness of 60 or more minutes. In additional, all tardiness shall be deducted from the employee's salary.

Class 1

Tardiness in excess of four (4) times in a month.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3


7. PhilFirst requires employees to submit their planned leaves (Leave Form) in advance of at least 24 hours before the planned leave in order to ensure smooth flow of process during their absences. Thus, sudden absence from work must be avoided to avoid disruption to work schedules. For sudden, unexpected leave or absence, the employee must submit the approved Leave Form to the Human Resources Office upon returning to work or not later than 24 hours after returning to work.

Class 1

Non-filing or Late Filing of Absence Form whether such absence was approved.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

8. An employee is considered to be AWOL if he is absent without notice to his immediate superior or despite knowledge of the disapproval of a leave request. All disapproved leaves of absence are without pay and will be deducted immediately and in full in the following payroll schedule.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Class 2

Absence for one day Without Notice or with Disapproved Leave Request.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Infraction is counted per day of absence.

9. For continuous AWOL, the Immediate Superior must contact the employee on the second, 3rd, 4th and 5th day of AWOL through his last known telephone or cellphone number. If the phone is unanswered, a follow-up text message will be sent. The Immediate Superior must inform the Head of the Human Resources Office about the calls and messages. On the 3rd day, the Human Resources Office will send a written notice to the employee's last known address warning him that his AWOL is an indication of his lack of desire to return to his work. On the 6th day a second and final letter will inform the employee of his dismissal from work due to AWOL effective on the first day of AWOL.

It is the duty of the employee to inform his Immediate Superior and Head of the Human Resources Office of his absence/absences personally or through his family or friends depending on the situation. Thus, the Company may still dismiss the employee even where there are no message or calls made to him, as the case may be, unless such AWOL is valid and justifiable by surrounding circumstance.

Class 5


Five Consecutive Absences without Official Leave (AWOL) or Notice or Approval, or Abandonment of Job.

- 1st Offense - Dismissal

10. Every employee is encourage to submit a Quarterly Summary of their planned vacation or medical leaves on time or within the given submission dates in order to organize work assignments.

Class 2

Failure to apply in advance for planned leaves.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

11. Employees are encourage to use their break periods to attend to quick personal errands. For urgent needs, the employee must always ask permission from his Immediate Superior or Unit Head who in turn, must monitor his staff's return.

Employees are discourage from leaving their work stations for unreasonable length of time during work hours without permission from their Immediate Superior or Units Head. Employees are likewise discourage from leaving work or "timing out" before quitting time without permission.

Class 1

Abandonment of work area or staying out of work area for unreasonable length of time during work hours;


Wasting of Company time by loitering, idle chatting or committing similar acts during work hours which is classified as unproductive use of Company time.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

12. All employees, including those whose job assignments are regularly performed outside the office, must seek prior written approval from their Immediate Superior or Unit Head for all field assignments, and must submit the approved Official Business (OB) Form to the Timekeeper prior to leaving the office. Unless sudden departure from office is authorized, in this case, the post approved OB form must be submitted within 24 hours.

Class 1

Non-submission of approved OB Form to the Timekeeper prior to leaving the office; or Late Filing of Approved OB Form.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

13. Any employee who performs field assignments without prior approval of his itinerary/ries from his Immediate Superior or Unit Head, including all employees whose nature of work requires performing field work, shall be considered to have performed unauthorized field work. This also includes disapproved field work.

Class 2

Failure to inform/seek approval from the Immediate Superior to perform OB work; or Performing Unauthorized Field Work.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3


Performing Disapproved Field Work without a valid reason.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days Suspension
- 4th Offense - Dismissal

If such act results to damage to Company interest, the sanction shall be elevated one class higher or Dismissal, depending on the severity of the infraction.

B. CORPORATE DRESSING AND APPEARANCE.

All employees are required to be well groomed and well-dressed or properly wearing the tailor made corporate attire when reporting for work, servicing clients or attending functions in line with the business of the company. The

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

corporate look includes wearing of proper shoes, hairstyle, make up, accessories and the like. The use of make-up, accessories, and perfumes and body colognes must be in moderation so as not to create a distraction.

Class 1

Non-adherence to prescribed corporate attire and appearance from Mondays to Thursdays, or not following the casual-smart dress code on Fridays.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

C. SAFETY AND SECURITY.

1. **Identification Cards (ID)** are strictly personal and non-transferable. An employee must report the loss of his ID immediately to the Human Resources Office and request for a replacement. The employee must also wear or present his ID when required. Employees must not lend their ID cards to other co-employees or persons for the purpose of misrepresentation or deception.


Class 1

Non-wearing of ID cards or failure to show his ID card when required.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

Class 2

Refusal to wear or to show his ID card when required.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 4

Unauthorized use of co-employee's ID card, or allowing others to use his ID Card for purpose of misrepresentation but without intention of gaining something of value.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

Class 5

Unauthorized use of co-employee's ID Card or allowing others to use his ID Card for purpose of deception or fraud with the intention of gaining something of value.

- 1st Offense - Dismissal

2. Failure to observe basic safety rules and regulations or general safety practices at work which, somehow, does not cause damage or injuries. This includes:


Class 1

Non- participant in safety drill or non-attendance to safety meetings;

Unauthorized lending of Company keys or equipment/gadget/items to unauthorized person or employee even when there is no adverse effect.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

Class 2

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

Loss or misplacement of company keys/equipment/gadget/item;

Allowing unauthorized employees or persons, including self, or failure or refusal to disallow other or enter restricted areas even when there is no adverse effect.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Reading or gaining unauthorized access to file, records, memos, correspondences and other classified documents of the Company.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4

Failure to report an accident involving Company property or any personal major injury incurred during Company time and/or within Company premises;


Unauthorized sharing of one's office-related password; or unauthorized use of another person's password which resulted to access of classified files.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

Depending on the damage incurred, the sanction will be elevated to one Class higher or Dismissal.

Class 5

Deliberate disregard for safety and security rules which results to serious damage with monetary consequences. Aside from the disciplinary imposed, the employee will be required to pay for the repair and/or damages.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

1st Offense - Dismissal

When the violation caused serious damage to life and/or property, the appropriate disciplinary action shall be imposed. The employee shall also be required to pay for the repair and/or damages and face the corresponding legal actions.

3. Electrical Equipment, Gadget, and Rooms. Every employee is expected to observe strictly the Company safety rules and regulations and general safety practices in the performance of his work and while in company premise. This includes prohibition from:

Class 2

Unauthorized or careless removal of safety devices, equipment's; tampering or removing of equipment from the assigned location or improper use of firefighting equipment;

Not wearing or using protective and safety gears provided by the Company;

Failure to turn-off electrical equipment or gadgets before leaving the workstation or workplace; or failure to lock doors, cabinets and the like when such is strictly required;

Causing minor damage or loss to equipment, parts, appliances due to careless, neglect or unauthorized use;

Failure to turn-off electricity, faucet or other devices.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3


Class 3

Unauthorized repair or attempt to repair any equipment, gadget, or facility which results in more damage;

Failure to immediately report damage or defect of Company equipment resulting to greater damage or defect caused by continued use;

Entering any restricted area in the company premises without proper authorization resulting to loss or damage.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

4. Smoking is a threat to safety and detrimental to health, Employees must observe general smoking rules and rules and prohibitions.

Class 1

Smoking in “No Smoking” areas or throwing flammable material liquids or lighted cigarettes in restricted areas or containers.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

5. Refusal to submit to Security Inspections or Follow Security Orders. The Company encourage all employees to follow all security and safety rules and regulations. The refusal to submit to security or comply with security or safety orders shall be considered infractions as follows:

Class 2

Willful refusal to submit to security search and check or to Company security requirements or regulations;


Refusal to allow security personnel or any other authorized personnel to open and search bags, luggage, cabinets, drawers, storage rooms, boxes. Computers, or any similar equipment’s, paraphernalia and appurtenances;

Refusal to vacate or leave the company premise before, during, or after a commotion or any disorder as ordered;

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Every refusal shall be considered as one infraction.

Class 5

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

Refusal to surrender or allow temporary confiscation of any deadly weapons, illegal drugs, or any harmful items/objects found during the search. (pls. see disciplinary action under Deadly Weapons).

1st Offense - Dismissal

6. Deadly Weapons or Objects, Firearms and Explosives are not allowed in the work premise/s at any time. Employees must surrender such objects to the security personnel before entering the building.

Class 5

Bringing or possession of deadly weapons, firearms, explosives or objects in the work premise/s ay anytime;

Refusal to surrender a firearm or deadly weapon or object when confiscated at any time within the Company premises. The employee may also be charged before the appropriate courts if the possession or refusal to surrender a deadly weapon, firearm or explosive resulted in harm or damage to property or person.

1st Offense - Dismissal

7. Prohibited Drugs and Alcohol. The possession, use or sale of prohibited drug is prohibited within Company premises. Subject to the exceptions under Section B, Item 11, of Safety and Security, page 11, of this Code with regard to the possession or use of alcohol, employees are also prohibited from possessing, drinking or selling alcoholic beverage within Company premises.

Class 5

Bringing or possessing, use or trading/selling prohibited drugs or misuse / abuse of prescription drugs or narcotics, or imbibing intoxicating liquor or alcoholic beverage, in Company premises or facilities.


1st Offense - Dismissal

8. Reporting for work under the influence of alcohol and/or prohibited drugs or misuse of prescription drugs shall be a violation of this Code. It shall be conclusively presumed that an employee is under the influence of drugs or alcohol if he should imbibe or take any amount of prohibited drugs, liquor or an alcoholic beverage within one hour before the official start of his working hours. The term "alcohol beverages" includes beer.

Class 4

Reporting for work while under the influence of intoxicating drinks and/or alcohol.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

Class 5

Reporting for work while under the influence of prohibited drugs.

1st Offense - Dismissal

9. Any employee who tests positive or illegal drugs during the Company sponsored random drug-testing shall be deemed to have violated his Code.

Class 4b

Found to be positive (+) in a Company sponsored random drug test.

1st Offense - 15 days suspension

2nd Offense - Dismissal

The 15 days suspension shall serve as the “wake-up” call and “cleansing” period. Refer to Health and Safety in page 11.

D. HEALTH AND MEDICAL CONDITIONS. All employees must be healthy and free from any contagious and deadly viruses and disease. All employees are required to undergo an annual and regular physical check-up. Employees must likewise immediately inform their Immediate Superiors and the Head of the Human Resources Office regarding any contagious or deadly disease or viruses they or their co-employees acquired within 24 hours after the discovery.

- Annual Physical Examination, Medical Certificate, and illnesses.** Since the annual medical examination is required only once in a 12 month period, and because cases of illness or contagious disease is a rare occurrence, the prescriptive period for violating this rule has no limitation.

Class 1

Failure to follow the schedule set for the Annual Physical Examination (APE) or complete the medical requirements without a valid reason. Every failure after being rescheduled will be considered as one infraction.

1st Offense - Verbal Reprimand


2nd Offense - Written Reprimand

3rd Offense - Stern Warning of impending suspension

4th Offense - One Day Suspension

5th Offense - Two Days Suspension with warning to elevate to Class 3

6th Offense - Elevated to Class 3

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

Class 2

Failure to undergo the APE within the arranged schedule;

Failure to complete the medical requirements within the arranged schedule;

Failure to follow instruction of the Human Resources Head or an Officer to consult or undergo a medical and physical check-up as follow-up to the annual examination results or to ensure fitness to perform assigned work;

Failure to provide a medical certificate before entering the workplace or premises after being ill or confined for more than three (3) days;

Allowing an employee who had been ill for more than three (3) days to enter the workplace or premises or perform work without a medical certificate submitted to the Human Resources Office;

Failure to inform the Immediate Superior within 24 hours after the discovery of a contagious or deadly disease or virus which the employee or a co-employee has contracted.


- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Requiring an employee to work without completing the confinement period as advised by the physician, or without a "fit-to-work" medical certificate submitted to the Human Resources Office, or without clearance to "return-to work" from the Human Resources Office;

Timing in and performing work, despite advice from Immediate Superior or Head of Human Resources Office to rest and complete the confinement period as advised by the physician's, or to submit a "fit-to-work" medical certificate;

Refusal to submit to annual medical or physical examination, or consultation or follow-up check-up, or random drug-testing, or follow medication. Every refusal to an official order will be considered as one

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

infraction and PhilFirst, through the Head of Human Resources Office, can issue as many orders until the employee comply to the instruction or receive the final action of Dismissal.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 5

Reporting for work and deliberately a contagious disease or illness which contaminated a co-employee resulting to co-employee's confinement of more than 5 working days or which caused serious complications.

- 1st Offense - Dismissal

In additional, the erring employee shall cover for the hospital or medical expenses of the affected employee or person.

E. SANITATION AND ORDERLINESS. All employees are strictly enjoined to maintain clean and sanitary conditions of the workplace, the workstation and the entire premises.

Class 1

Spitting on the floors, stairway, trash bins and pantry sink;


Failure to clean up the work tables or work stations after office and/or leaving waste papers and other forms of trash scattered or thrown around; improper disposal of food wrappers and garbage;

Leaving left-over food improperly in the pantry (or workstation after a celebration or the like); improper storage of food or storing smelly food in the fridge; failure to dispose perishable food from the fridge 3 days after storing, or 15 days after storing non-perishable food; storing or perishable food in the drawer;

Leaving pantry table and sink in an untidy manner; leaving used utensils unwashed; using pantry towels and rags for other unsanitary purpose;

Failure to flush the toilet after use or improper disposal of tissue and the like; urinating on the walls, floor or grounds;

Non-wiping of marks left on the toilet bowls, floors, or sinks, etc.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

Non-removal of hairs, toothpaste residues, tissue papers, etc., or unsanitary silts from the sink and its area;

Other matters that affect the basic rules in sanitation and orderliness.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3


F. ETHICAL BEHAVIOR AND PERSONAL CONDUCT IN AND OUTSIDE THE WORKPLACE

- 1. The Use of Telephone.** Company telephone shall be used primarily for official and/or business calls. Lengthy or excessive personal calls are discouraged during company work hours. Likewise, the use of personal phones for personal reasons for a long period during work hours is discourage. Consideration is extended in case of emergency.

Class 1

Lengthy or excessive use of Company and personal telephone and/or gadgets for personal reasons during work hours. (Lengthy is beyond the 3 or 5 minutes reasonable call/use time; excessive means using personal phones every hour).

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

2. **Eating Restricted Food in the Workplace.** Employee must help maintain a professional office ambience which does not leave food whiffs (smells), etc. as defined in page 9 of this Code.

Class 1

Eating restricted food in the workplace or work station during work hours.

(Restricted foods are those that are smelly, saucy, soupy which can cause un-business like smell or may ruin equipment and documents in the work area).

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

Class 2


Deliberate eating in the workplace or refusal to obey this rule after being told by a co-employee, a superior or another person.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3 (3 days suspension)

3. **The Use of Company Internet.** The primary purpose of the Company internet is to provide convenient, systematic and easy way to perform tasks and to communicate with co-employees and business contacts. Personal use such as social networking games, and the like is limited during the employee’s break time only. But, watching live streaming or downloading of movies and videos is strictly prohibited anytime between office hours of 7:30am to 6pm. because it slows down the use of the System (GENIISYS) and email.

Class 1

Personal use of Company internet for social networking, games outside of the employee’s break schedule.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

Class 2b

Abuse of Company Internet for personal use, watching live streaming or down-loading of movies and videos during office hours.

- 1st Offense - Stern Warning of impending suspension
- 2nd Offense - One Day Suspension
- 3rd Offense - Two Days Suspension with warning to elevate to Class 3
- 4th Offense - Elevated to Class 3 (3 days suspension)

4. **Harmony and Good Order.** Every employee is expected to conduct himself/herself in a manner befitting an employee of a highly respectable firm. Likewise, every employee must ensure that his behavior does not interrupt his and the work of his co-employee and violate common courtesies.

Class 1


Listening to high volume / disturbing audio material during work hours or within Company premises;

Engaging in lengthy loud conversation and/or boisterous laughter, idle conversations during work hours while in the work stations;

Attending to personal grooming in the presence of clients and visitors;

Eating or munching food while attending to clients and visitors.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Class 2

Raising one’s voice or shouting at any while in the Company premises which cause a stir or distraction. Shouting may only be allowed during Company sponsored sports (cheering), games, and the like;

Horseplay, running, making pranks, and/or playful throwing of things within Company premises or which may cause injury to persons or damage to property of the Company.

Each offense shall be counted per number of affected or injured person.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Engaging in any form of heated verbal argument, or angrily throwing of things at anybody which cause intrigue, disturbance or disruption of normal operations even during off duty while in the Company premises.


Each offense shall be counted per number of affected or injured person.

Threatening, intimidating, coercing or provoking instigating a fight with a co-employee or any person; including but not limited to the utterance or writing of acting at any time within Company premises.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4b

Engaging in a physical, verbal or virtual fight / clash / brawl and/or attempting to inflict bodily harm or injury to another employee or person at any time while on Company premises for any reasons, except in self-defense or in defense of another against unprovoked assaults;

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Causing injury or harm to a co-employee or another person at any time while on Company premises due to rowdiness whether such injury or harm was intentional or not;

Assaulting a co-employee or any person at any time within the vicinity of Company premises;

Encouraging, assisting or deliberately providing occasions to co-employee or third party to threaten or physically harm a fellow employee for reasons which are directly work-connected.

- 1st Offense - 15 days suspension
- 2nd Offense - Dismissal

Depending on the gravity of the act committed and/or the damage and the injury inflicted, or the use or threat to use of deadly weapon, this infraction may be elevated to higher Class of up to Dismissal with possible lawsuit ad monetary liability.

5. Vandalism

Class 2

Unnecessary defacing, writing or posting on the company walls, floors, furnitures and fixtures.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3


Class 3

Or mutilation of billboards, notices, posters, paintings, and other properties of the company, co-employees, visitors and clients.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4b

If for the purpose of doing harm or instigate protest against the Company.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - 15 days suspension
- 2nd Offense - Dismissal

6. Gambling or Booking. Gambling, encouraging or taking part on bookmaking or collecting bets in with any bookies, lottery or any game of chance or awarding/distributing of earnings inside company premises or facilities in any time is strictly prohibited.

Class 2

Gambling inside Company premises or facilities during working hours.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Gambling inside Company premises or facilities during working hours.


- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

7. Sexual Misconduct- Indecency and/or Unethical/Improper Behavior. Any employee found engaging in any act or conduct that violates common decency or under scandalous circumstances or any immoral acts within the Company premises or facilities at any time shall not be allowed. These acts can be generally classified as:

Class 2

Unusual behavior or acts toward another employee or client or between employees or clients or for special considerations given/accepted for whatever purpose which is beyond standards or norms of office behavior and/or which causes affront, questionable remarks/ comments/observations from others.;

Or unusual behavior or act towards another employee or client or between employees or clients which because of their civil status (where one or both are legally married) is beyond the standard or norm of office behavior and/or which causes affront, questionable remarks/comments/observations/ from others.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Grossly indecent utterances hurled directly to a co-employee or any person for purpose of offending, disrespecting or embarrassing. Also includes similar indecent and offensive letters.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4

Reading, watching, listening or showing, sharing, distributing pornographic materials such as videos, songs, jokes, and the like.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

Class 5


Performing lewd or immoral acts such as but not limited to taking off of clothing or baring of one's private body part or exhibitionism, touching of own private body parts in front of others and/or touching that of another person's, heavy kissing or necking, or having sex or similar acts;

Any act of indecency which happened inside or outside of the Company premises but which causes scandalous consequence which tarnish the employees' public image and/or as well as that of the Company;

Sexual relationship between a married employee and another co-employee who is not his/her spouse whether such is consensual;

Or, Any act against common decency which causes any but not limited to the following: disturbance, discomfort, controversy, complaints, etc.

- 1st Offense - Dismissal

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

8. Sexual Harassment. Pertains to the act committed by the Department head, Manger, Supervisor, Team Leader, or any Senior employee who is having authority, influence or moral ascendancy over another employee in work or training, environment, demands, requests or otherwise requires any sexual favor from another regardless of whether the demand , request or requirement for submission is accepted by the subject of said act.

Class 5

Any act of sexual harassment or molestation, or consenting and engaging in any act of sexual harassment or molestation for the purpose of benefiting from it in terms of employment, advancement or monetary value; or even for any unknown reason for the purpose of self-gratification of others and/or assertion of authority.

(Please refer to full definition of this offense in page 8 of this manual)

1st Offense - Dismissal

9. Unethical Handling of Sensitive Cases. Because of the sensitive issue concerning charges against sexual misconduct and sexual harassment, the accuser bears the responsibility of handling the case with care, tact, and in confidence. Our principle in dealing with these cases and any other cases is that, an employee being charged is innocent unless and until proven guilty.

It is everyone’s responsibility to maintain to maintain common respect and regard among each other. We encouraged aggrieved employee to come forward to the Human Resources Manager directly to contain the spread of controversy. Likewise, any Head or Superior or any employee who come to know of any incident of the case must take the same responsibility.


Any employee who files any charge must cooperate willingly in the investigation and must pursue to prove the truth of the allegation. Any employee who starts or files an allegation and drops the case without just reason will also be appropriately dealt with.

Any employee who is unjustly accused or charged resulting to shame, defilement of reputation, broken relationship, lost opportunity at work or outside, etc. may opt to address the mistreatment appropriately.

Class 3

Any employee who is heard spreading sensitive cases tactlessly, intentionally, irresponsibly to unauthorized person resulting to shame, defilement of reputation, broken relationship, lost opportunity at work or outside, etc. of the concerned employee/person who made or filed the charge or the employee/person being charged.

1st Offense - 3 days suspension

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4

If above act of spreading sensitive cases results to formal complaint from the affected or concerned employee/person and the employee is found guilty of rumor-mongering.

Any employee who maliciously and/or untruthfully files any case or accuse another employee/person for any reason.

Or, any employee, who after causing shame, defilement of reputation, broken relationship, lost opportunity at work or outside, etc. to another employee/person unreasonably drops the case filed shall be dealt with appropriately.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

It is the right of every individual to defend oneself from abuse malicious accusation. As such, any employee may opt to settle any difference in formal court. Any employee who is found guilty and sentence by any court of the Philippines shall be dealt with appropriately up to Dismissal.

(Please refer to page 63 regarding conviction under the Penal Law of the Philippines)


G. RELATIONSHIP IN THE WORPLACE. Philfirst promotes a harmonious relationship between and among employees, clients, visitors and suppliers. A pleasant work environment enhances employee morale and satisfaction in their jobs. All employees are encouraged to treat all co-employees and contacts with respect and consideration.

1. Relationship with Co-Employees and Others with Business Interest in the Company. Philfirst promotes a supportive and cooperative relationship between employees. The following acts are not permitted by the Company:

Class 1

Intentionally ignoring fellow employees, clients and guests who have legitimate purposes or transactions;

Frequent borrowing of money or items of value from co-employees.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

Class 2

The act of borrowing of money or anything of value by employees with power and influence, because of their position or authority, from employees that are subordinate to them.

Exception may be allowed during urgent, emergency or unavoidable reason, where help is available only from a subordinate or where the subordinate voluntarily lends something of value to a superior. In these two or similar cases, the borrower must return the borrowed amount or item within 24 hours as voluntarily and mutually agreed by and between the subordinate and superior.

Failure to pay debt/s or or return borrowed item on the date agreed or within reasonable time. (The imposition of action is based on the frequency of refusal or failure to pay as agreed or required)


Engaging in usurious loan transactions with any employee within Company premises at any time. (The imposition of action is based on each loan made to same or different person);

Causing intrigues tending to cast insult, dishonor, and discredit another employee or visitors;

The casual use or utterance of foul or offensive language within the Company premise which causes affront and/or distraction;

Borrowing money from guests, visitors, suppliers or other persons with whom the Company does business, such as suppliers.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Class 3

If borrowing of money from guests, visitors, suppliers, or other persons with whom the Company does business, such as suppliers results to complaint/s;

As intentional use or utterance of words or an act connoting discourtesy, disrespect, abuse, insult, indecency or offense to fellow employees of same rank.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4

Improper conduct and acts of discourtesy or disrespect to someone of superior rank, and to clients and visitors, at any time within the Company premises including but not limited to use or utterance of offensive words;

Making false, vicious, or malicious statements concerning any employee, the Company, and/or its services resulting to embarrassment and damage to the reputation of the employee or the Company, and/or its services as well as monetary or opportunity loses;

Any employee who maliciously reports false charges or accusations or falsely testifies against his co-employee shall be subject to the same penalty provided for the offense charged or reported.


- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

Depending on the gravity of the consequence, the penalty may be up to Dismissal.

2. Relationship Between Superior and Direct or Indirect Subordinate. Philfirst creates a hierarchy in the workplace where the superior is tasked to develop the skills, talents and capabilities of the subordinates, to mentor, motivate him to be a better person and a productive member, ensures harmonious and respectable working relationships in his area. The subordinate is expected to accept developmental training and mentoring and follow work orders from his superior that are legitimate and do not hinder to his personal time and freedom, religious belief, personal pursuits, and the like. To support this the following acts must be avoided:

Class 1

Failure of the Immediate Superior or Unit Head/Group Head to disseminate and institute policies, work rules, work procedures, and the like to employees he or she supervises;

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Failure of the Subordinate to follow instruction/s given by the Immediate Superior.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

Class 2

Showing obvious partiality of a superior to a subordinate for a specific personal considerations/privileges and/or bias in decision.

Forcing or influencing a subordinate or superior to purchase something from him/her at any time despite the refusal;

Failure of the superior to take steps to prevent, rectify, and/or report his/her knowledge of any infraction of this manual. Or, influencing the superior not to enforce discipline for whatever reason;

Failure to impose a Disciplinary Action to the subordinate; or the Subordinate skips a Disciplinary Action due to false or misleading claims;

Or, failure to fully and/or effectively assess a situation/infraction for unknown reason which is beyond the standard and norm between superior and subordinates;


Failure of a Superior to influence the Subordinate to participate in Company sponsored activities.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Forcing or influencing a subordinate perform a task which is prejudicial or inappropriate based on universal rule or etiquette and/or morality;

Refusal of the Subordinate to accept a disciplinary Action or finish the period of suspension;

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Refusal of the Subordinate to accept or perform a legitimate work order or procedure;

Influencing of forcing a subordinate to refuse to participate or accept a role in Company sponsored activities;

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Depending on the consequence of the failure committed, the sanction may be elevated to the next Class.

Class 4

Deliberately refusing to support, or any act of hindering the implementation of Company policies; or refusal to issue Disciplinary Notice or refusal to impose the penalty or Termination to a grave offense without valid reasons;

Deliberately condoning, concealing, covering-up or participating in an offense committed by a subordinate or a superior (the penalty shall be equal to the infraction committed by the staff);


Influencing subordinate or a superior to refuse to follow to a legitimate instruction from authorized; or person; or to refuse to participate in any project, meeting, or any activity; or to refuse to provide information when required;

Abuse of status, power or discretion vested on a Superior in dealing with assigned work, subordinates, co-employees and other persons with business interest in the Company (the penalty shall be equal to the consequence of the infraction committed);

Abuse of status is when the act does not conform to the standard behavior, procedure or practice of the Company, or the act is beyond the duty and scope of work.

If the act under the rule constitutes refusal or abuse due to personal gain or satisfaction, the sanction will be elevated to the next Class. If failure or refusal or abuse results in an injury to another person or financial loss or damage to the Company, the sanction will be elevated to appropriate Class level up to Dismissal.

Improper behavior, actions, or use or utterance of words connoting discourtesy, rudeness, disrespect to a superior employee. It covers abuse, insult, acts of indecency or offense within or outside of the Company premises to or which cause dishonor or disgrace the superior.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

Class 5

Use or utterance of grave threat to a superior whether provoked or unprovoked;

- 1st Offense - Dismissal

(Depending on the result of the investigation, the corresponding sanction maybe downgraded to Class 1 or upgraded to Class 5). Refer to the item Letter I for work -related infractions. Some of the above items can be correlated with items described in “Employee Work Duties and Responsibilities”.

H. EMPLOYEE WORK DUTIES AND RESPONSIBILITIES. Philfirst creates jobs to foster smooth and efficient work process and coordination. Each employee is given assignments to support this objective. Any deliberate infraction of the following acts does not constitute good citizenship. Employees are also expected to comply with notices and cooperate with inquiries to explain or clarify matters being investigated or of interest of the company.


1. **Insubordination** is the willful refusal to obey or perform lawful work orders, instructions, policies, procedures, practices, and similar matters without a valid reason.

Class 1

Non-participation or non-attendance to meetings, orientation, seminars, trainings, and similar activities;

Simple refusal to follow a job-related lawful order.

- 1st Offense - Verbal Reprimand
- 2nd Offense - Written Reprimand
- 3rd Offense - Stern Warning of impending suspension
- 4th Offense - One Day Suspension
- 5th Offense - Two Days Suspension with warning to elevate to Class 3
- 6th Offense - Elevated to Class 3

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

Class 2

Refusal or deliberate failure to obey or perform new work instructions and procedures, company policies and practices or any lawful instruction;

Refusal or deliberate failure to accept or comply with reasonable new job assignments, transfer, promotion and the like;

Refusal or deliberate failure to cooperate in the immediate completion of a project, activity, or assignment when such project, activity or assignment does not impede the accomplishment of current assignment.

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

The employee may also be required to pay for the amount of financial loss or property damaged in addition to the sanction imposed.


Class 3 or 4

Failure to follow "Report to Work Order" while on vacation leave or absences;

- ***In times of emergency such as civil unrest or turmoil, economic problems, fire, earthquake, or other natural calamities***
- ***Mechanical or electrical breakdown***
- ***Employee related problems***
- ***Possible legal suits***
- ***Governmental or any monetary penalties***
- ***Probable loss of existing & prospective principals and/or clients***

Class 3

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Class 4

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal

The imposition of Class 3 or Class 4 penalty shall be based from the seriousness of the infraction and the volume of loss or gravity of complaints and consequence. The employee may also be required to pay for the amount of financial loss of property damaged in addition to the sanction imposed.

If the unreasonable refusal to comply with a report to work order of any of the above acts results in major delays that entail financial or property loss or damage or harm the Company's interest, image and reputation, an employee may also be required to pay for the loss or damage incurred in addition to the imposition of elevated corresponding disciplinary action up to Dismissal.

Infraction is counted per refusal to follow an order.

2. **Negligence** is the employee's unreasonable inability to attend to the demands of work assignment, where sufficient resources and materials are made available. This may be due to inattention, casualness, irresponsibility and the lack of dedication and seriousness to work which hinder in producing reasonable work output. It is classified into two:

Class 2 or Class 3


A. **Simple Negligence** is the failure to observe and follow established systems, rules and procedures and/or to exercise the degree of diligence demanded by the situation thereby exposing the Company to unnecessary risk.

Sleeping during work hours which causes delays in work.

Leaving workstations or work premises too often outside scheduled break times for personal reasons without prior approval of immediate superiors and which may or may not result in delays, or reduced output, etc.;

Leaving confidential and critical information and password-protected systems or computers open and accessible to unauthorized persons;

Carelessness resulting to minor waste, loss and spoilage of company supplies and materials;

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Malingering, loitering, and wasting of time by engaging in non-productive activities;

Leaving unfinished assignment or a failure to complete assignment without proper feedback or endorsement resulting to minor inconvenience;

Or, other acts which can be classified and described as Simple Negligence.

The penalty under this rule shall correspond to the consequences of the infraction.

Class 2

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3


Class 3

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

The imposition of Class 2 or Class 3 penalty shall be based from the seriousness of the infraction and the volume of loss or gravity of complaints or consequence. The employee may also be required to pay for the amount of property damaged in addition to the sanctioned imposed.

Class 4 or Class 5

B. Gross Negligence includes grave inefficiency in the performance of one’s job, loss of important documents and properties under one’s jurisdiction or accountability, endangering the efficiency of equipment and safety of personnel or guests, or any act which results in property or financial loss. The penalty imposed shall be based on the gravity if loss or damage.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Failure to follow regular work procedures and instructions; negligence or carelessness in handling important requirements and/or instructions which result in the loss of vital records/documents or cause major work disruption, or problems, or complaints, or cost within the department or the Company as a whole;

Failure to perform effectively resulting in major complaints from visitors or loss of clients, financial loss or additional expenses to the company or lawsuits;

Performing personal chores or irrelevant/unauthorized work during work hours which disrupts the employee's work and/or that of the others and results to major delays, unfinished assignments, and the like which affects smooth flow of work and/or other Company related interest;

Any similar acts of carelessness re neglect which result in accidents, injury, damage, and loss to persons and company property, funds, and interests; Or other acts which can be classified and described as Gross Negligence;

Also includes acts specified under Simple Negligence if results of such acts are classified as Gross Negligence.

The imposition of Class 4 or Class 5 penalty shall be based from the seriousness of the infraction and the volume of loss or gravity of complaints or consequence.

The employee may also be required to pay for the amount of property damaged or penalty in addition to the sanction imposed.

Class 4

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal


Class 5

- 1st Offense - Dismissal

3. **Inefficiency** means the inability to comply with the requirements and standards of the job due to lack of learning skill and proficiency, poor comprehension and judgement with respect to instructions and procedures, or unwillingness to learn where reasonable training and sufficient resources and time are provided.

Class 2

Inability to apply new or old instructions relating to work assignments due to intention or refusal to comply or lack of skills or ability; Or, unreasonable inability to work and accomplish quality and timely work assignments where sufficient resources, time space, training, guidelines, or instructions are provided.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Unreasonable inability to apply good judgement and decisions to work or matters that are within the skill level or ability of the employee and which inability or act prejudices the interests of the Company.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

The penalty under this rule shall be elevated depending on the consistency and/or consequence of the infraction.

I. COMPANY INTEREST AND PROPERTIES. Employees shall not be allowed to use or bring outside the Company premises, any work equipment, supplies and other Company properties for personal use other than official work or business. Employees shall also not be allowed to use equipment supplies and other Company properties for official functions without proper authorization from their immediate superiors.


Class 2

Unauthorized use, lending or bringing out of equipment, materials, supplies or other properties of the Company, including confidential work assignments without prior approval from the immediate superior;

Failure to report immediately or prevent loss or damage of company property or wastage of resources;

Concealing or deliberately hiding Company property without justifiable purpose or authorization which causes delay or problems;

Wrongful association with a group or a party whether personal, political, or civic, etc. which harms the Company's image and status.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

Class 3

Unauthorized substitution of Company materials, supplies, tools or equipment with another for whatever purposes without approval from Immediate Superior. If the intent or consequence of the act as to defraud the Company, the sanction will be Dismissal.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal

Class 4

Tampering with another employee's drawers and/or properties constitutes violation of an individual's privacy.

- 1st Offense - 5 days suspension
- 2nd Offense - 10 days suspension
- 3rd Offense - Dismissal


Class 5

Willful or deliberate destruction of or destroying, defacing or causing damage to equipment, supplies and other properties of the Company as an act of defiance against the Company;

Use of company premises for illegal or unlawful transactions;

Entering on behalf of the Company into any business transaction or contract which manifestly or grossly resulted in the damage of company image, financial loss, lawsuit, and the like or entering into any business transaction or contract which has not been properly authorized by the Company.

- 1st Offense - Dismissal

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

J. THEFT, PILFERAGE, FRAUD AND OTHER DISHONEST ACTS. PhilFirst puts its trust and confidence to its employees to perform their work with diligence and integrity. The Company shall not tolerate any act of dishonesty.

Class 5

Attempt, frustrated or consummated theft or robbery of Company property or resources; or property/resources belonging to another employee or person within the Company premises;

Soliciting or receiving “kickbacks”, gifts, clandestine profits, or anything of value in the course of his transactions in which he represents the company;

Deliberate failure to declare or turn over gifts and incentives received amounting to more than P500.00;

Bribing or offering money, gifts, or anything of value to any employee, personally or through person to personal benefit;

Obtaining loans using another employee’s identity without consent;

Giving false testimony in Company investigations to damage another person or for personal benefit;

Giving of false or misleading information or documents to qualify for any employment preferences or benefit from the Company or other purpose for personal benefit;


Offering or accepting anything of value in exchange for a job work assignment, work schedule, work location, or any favorable conditions or employment;

Falsification, tampering or unauthorized alterations of any Company records, instruments, documents or forging the signatures of co-employees, superior, or Company officials;

Deliberately furnishing false and misleading information, or concealing errors, or making use of information, records, documents known by the user to be false in performing his duty which jeopardize Company’s image, license to operate, and the like;

Removing, selling, disposing or withholding any of the properties of the Company without authority or misappropriation, malversation of amounts received or collected for and in behalf of the Company;

Deliberate disregard of approved policies, processes and/or work systems in performing his duty for direct personal benefit or for giving special preferences to another person in exchange for a personal favor;

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25 Access:		Rev. Date :
			Author :
			Reviewed :
			Approved by :

Other acts against Company resources through deliberate dishonesty.

1st Offense - Dismissal

- K. DISCLOSURE OF CONFIDENTIAL INFORMATION AND MOONLIGHT.** Employees may gain access to confidential information during the course of or in the performance of their duties. An employee who is found to have disclosed confidential Company information, trade secrets, work processes or records shall be dismissed.

Class 5

Unauthorized disclosure of Company confidential information, work processes or records;

Moonlighting or rendering services or work for another employer or personal client during working time, and/or using Company resources, without approval of management or when such is prejudicial to Company interest.


1st Offense - Dismissal

- L. CONCERTED ACTIONS AGAINST THE COMPANY & OTHER OFFENSES.** PhilFirst ensures that employees are provided with good working conditions, compensation, benefits, resources and the like. Any dissatisfaction on the part of the employee must be discussed with his Immediate Superior. The Immediate Superior is tasked to listen to employee's concern and communicate it to the Head of the Human Resources who in turn shall endorse it to Management. All grievances must be settled peaceably and PhilFirst shall not allow the following:

Class 2

Actions and utterances which expresses negative message against the Company and its owners (Executive Officers, Board of Directors).

- 1st Offense - Written Reprimand
- 2nd Offense - Stern Warning of impending suspension
- 3rd Offense - One Day Suspension
- 4th Offense - Two Days Suspension with warning to elevate to Class 3
- 5th Offense - Elevated to Class 3

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page :
	EMPLOYEE CODE OF CONDUCT		Version :
	Document Code: Document Type:		Rev. No. :
	Version: 2020.03.25	Access:	Rev. Date :
			Author :
			Reviewed :
			Approved by :

The imposition of penalty shall depend on the gravity of offense which starts at Class 2 and could even be elevated up to Class 5 even on first offense as deemed appropriate.

Class 3

Initiating or participating in a slowdown of production or activity that obstructs, interferes or reduces production, output or operation without justifiable reason;

Unauthorized posting or removal of notices, announcements, memoranda or similar matters from Company bulletin boards as an act of defiance against the Company.

Inducing, encouraging, coercing, bribing or otherwise abetting any other employee to engage in any practice in violation of any of the rules in the Code of Discipline;

Conspiring, instigating or persuading co-employees to commit an offense under these rules.

- 1st Offense - 3 days suspension
- 2nd Offense - 5 days suspension
- 3rd Offense - 10 days suspension
- 4th Offense - Dismissal


Depending on the consequence of the act, penalty may be upgraded up to Dismissal

Class 5

The commission of any punishable under the Penal Laws of the Philippines inside the Company premises or facilities shall subject an employee to the penalty of dismissal.

The conviction of an employee for any act which constitutes a crime involving moral turpitude under the Penal Laws of the Philippines shall subject an employee to the penalty of dismissal


- 1st Offense - Dismissal

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

M. NON-EXCLUSIVE CHARACTER The list of offenses enumerated above is non-exclusive in character and the Company may, at its sole discretion, impose such disciplinary actions or penalties as it may deem appropriate under the circumstances for offenses or actions not covered by any provision of these rules and regulations.

The commission of any five (5) offenses Class 4 during a twelve month period shall be ground for dismissal

The imposition by the Company of any of the foregoing penalties shall be without prejudice to the institution of the appropriate criminal or civil action by the Company against the parties involved.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

III. SPECIAL PROVISIONS

All of the above Rules are likewise applicable when the employee relates with or renders service for guests of the Company. The Company may amend or revise this Code from time to time through the Human Resources Office as represented by the its Head. PhilFirst reserves the right to recommend sanctions or penalties for the personnel of agencies which provide labor services to the Company, if such personnel violate any provisions of the Company.

IV. PRESCRIPTION

This Code of Conduct takes effect on the date specified herein and all other circulars and memoranda that are consistent with these new Company rules and regulations shall remain in full force and effect unless amended or otherwise revoked. Any amendment or new instruction shall be communicated through the memorandum by the Head of Human Resources and inclusion in this Handbook shall be every beginning of the following year. For record purposes, all offenses shall be kept in the employees' 201 files.


V. STANDARD OWNER


This documents is owned by the Human Resources and Administration Office (HRAO), and nobody is allowed to generate and distribute copies without permission from the owner.

The Head of HRAO has the responsibility for implementing changes to or deviations on this document, whenever necessary, in coordination and consultation with senior management; the SVP and/or the SVP/Treasurer.

VI DOCUMENTS MODIFICATION

This version is effective upon approval on April 01, 2013. It is superseded by revision or withdrawn.

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	

 Philippines First Insurance Co., Inc. <small>ESTABLISHED 1906</small>	HUMAN RESOURCES		Page : Version : Rev. No. : Rev. Date : Author : Reviewed : Approved by :
	EMPLOYEE CODE OF CONDUCT		
	Document Code: Document Type:		
	Version: 2020.03.25	Access:	