POLICY PARTNERS

Code of Conduct

1. Introduction

Policy Partners is committed to conducting business with honesty, integrity, professionalism, and transparency. This Code of Conduct establishes the ethical and professional standards expected from all Authorized Business Associates (ABA), Franchise Partners (FP), employees, consultants, contractors, and representatives associated with Policy Partners.

Compliance with this Code is mandatory.

2. Purpose

The purpose of this Code is to:

- Promote ethical business practices.
- Protect customer interests.
- Maintain the Company's reputation.
- Ensure compliance with applicable laws and regulations.
- Foster a culture of honesty, accountability, and professionalism.

3. Scope

This Code applies to:

- Authorized Business Associates (ABA)
- Franchise Partners (FP)
- Employees
- Directors
- Consultants
- Contractors
- Interns
- Vendors and service providers, where applicable
- Anyone representing Policy Partners

4. Integrity & Professionalism

All representatives shall:

- Conduct business honestly and ethically.
- Treat every customer with fairness, dignity, and respect.
- Act professionally in all business dealings.
- Maintain the highest standards of integrity.
- Avoid any conduct that could damage the reputation of Policy Partners.

5. Compliance with Laws

All representatives must comply with:

- Applicable laws and regulations.
- Company policies and procedures.
- Regulatory requirements applicable to the services they provide.
- Instructions issued by Policy Partners from time to time.

Failure to comply may result in disciplinary action or termination.

6. Customer First Commitment

Every customer shall be treated with fairness and respect.

Representatives shall:

- Understand customer requirements.
- Provide accurate and complete information.
- Recommend only appropriate products and services.
- Clearly explain features, benefits, exclusions, and applicable conditions.
- Respect customer privacy and confidentiality.

Mis-selling, misleading statements, or making unauthorized promises are strictly prohibited.

7. Ethical Sales Practices

Representatives shall:

- Promote only Company-approved products and services.
- Avoid false, misleading, or exaggerated claims.
- Never guarantee approvals, returns, or benefits unless officially confirmed by the product provider.
- Present product information honestly and transparently.
- Obtain customer consent before collecting information or documentation.

8. Confidentiality

All business and customer information must remain confidential.

Representatives shall not:

- Share confidential information with unauthorized persons.
- Copy or distribute Company documents without authorization.
- Use confidential information for personal gain.
- Disclose customer information except where required by law or authorized by the Company.

This obligation continues even after the business relationship ends.

9. Conflict of Interest

Representatives shall avoid situations where personal interests conflict with the interests of Policy Partners or its customers.

Any actual, potential, or perceived conflict of interest must be promptly disclosed to the Company.

10. Anti-Fraud & Anti-Corruption

Policy Partners has zero tolerance for:

- Fraud
- Forgery
- Bribery
- Corruption

- Identity theft
- False documentation
- Financial crime
- Money laundering
- Misrepresentation

Any suspected misconduct must be reported immediately.

11. Anti-Harassment & Equal Opportunity

Policy Partners is committed to providing a respectful and inclusive environment.

Harassment, discrimination, bullying, intimidation, or abusive behavior based on race, religion, gender, disability, age, or any other protected characteristic will not be tolerated.

12. Use of Company Assets

Company assets, including:

- Logos
- Trademarks
- Software
- Training materials
- Marketing content
- Documents
- Digital platforms

must be used only for authorized business purposes.

Unauthorized copying, modification, or distribution is prohibited.

13. Social Media & Public Communication

Representatives using social media shall:

- Represent Policy Partners professionally.
- Share only Company-approved information.
- Avoid posting confidential information.

- Refrain from making misleading or defamatory statements.
- Respect copyright and intellectual property rights.

Personal opinions must not be presented as official Company statements.

14. Digital Security

Users shall:

- Protect login credentials.
- Use strong passwords.
- Report unauthorized access immediately.
- Avoid sharing accounts.
- Follow Company cybersecurity guidelines.

15. Gifts & Benefits

Representatives shall not offer, solicit, or accept gifts, payments, favors, or other benefits that may improperly influence business decisions or create a conflict of interest.

Reasonable promotional items or customary business courtesies may be accepted where permitted by Company policy and applicable law.

16. Reporting Misconduct

Any suspected violation of this Code should be reported promptly to Policy Partners through the designated reporting channels.

Reports made in good faith will be handled appropriately. Retaliation against individuals who report concerns in good faith will not be tolerated.

17. Violations

Violation of this Code may result in one or more of the following actions, depending on the nature and severity of the breach:

- Warning
- Mandatory retraining
- Suspension
- Termination of registration or association

- Recovery of losses were legally permissible
- Reporting to competent authorities where required by law

18. Policy Updates

Policy Partners reserves the right to amend or update this Code of Conduct at any time.

Updated versions will be published on the Company's website.

Continued association with Policy Partners after publication of updates constitutes acceptance of the revised Code.

19. Contact Us

For questions regarding this Code of Conduct, please contact:

Policy Partners

🌐 Website: **www.policypartners.in**

✉️ Email: **info@policypartners.in**

Declaration

By registering as an **Authorized Business Associate (ABA)** or **Franchise Partner (FP)**, or by representing Policy Partners in any capacity, you acknowledge and agree that:

☑ I have read and understood the Policy Partners Code of Conduct.

☑ I agree to conduct my business honestly, ethically, and professionally.

☑ I will comply with all Company policies, procedures, and applicable laws.

☑ I will protect customer information and maintain confidentiality.

☑ I will not engage in fraud, misrepresentation, bribery, corruption, or any unlawful activity.

☑ I understand that violation of this Code may result in disciplinary action, suspension, termination, or other action permitted by applicable law.

☑ **I have read, understood, and voluntarily agree to comply with the Policy Partners Code of Conduct.**

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