

POLICY NAME		CODE OF CONDUCT	
PURPOSE		This policy aims to clarify the standards of behavior that are expected from an employee in the performance of their work responsibilities and to give guidance in areas where employees need to make personal and ethical decisions.	
ELIGIBILITY	CATEGORY OF EMPLOYMENT	PERMANENT	Yes
		BUSINESS DEVELOPMENT OFFICER	Yes
		CONTRACTUAL	Yes
		MANAGEMENT TRAINEE	Yes
		INTERNEE (TEMPORARY)	Yes

Dimensions of Code of Conduct:

- Annually, eligible employees must sign and submit the approved Statement of Ethics and Business Practices to the HR Department.
- Any violation of the aforementioned statement would result in disciplinary action.
- All employees are to abide by the rules and regulations set out by the Company from time to time.
- No employee shall make any personal representation directly to the Board of Directors or to any representative of the government or the government agency.
- Prior approval must be obtained by the Chief Executive Officer before taking part or assisting in any political activity/movement.
- Employees are expected to demonstrate a high level of integrity and honesty in execution of their assigned responsibilities
- Employees are expected to be courteous, polite, helpful and pro-active in attending to internal and external customers.
- Each employee is responsible for acquiring knowledge of the Company's rules and regulations.

POLICY NAME		DISCIPLINARY POLICY	
PURPOSE		The objective of this policy is to encourage improvement in individual conduct or performance where this falls short of required standards and to provide for resolution of problems arising from the employment relationship.	
ELIGIBILITY	CATEGORY OF EMPLOYMENT	PERMANENT	Yes
		BUSINESS DEVELOPMENT OFFICER	Yes
		CONTRACTUAL	Yes
		MANAGEMENT TRAINEE	Yes

Dimensions of Disciplinary Policy:

- The foundation for the Disciplinary policy is:
 1. Fair and just handling of all Disciplinary Matters
 2. Transparent, expeditious and consistent processing and closure of cases
 3. Zero tolerance for cases of fraud and forgery and non-preservation / sharing of password / information.
- A Company Disciplinary Committee has been formed to settle cases of misconduct / breach of Code of Conduct. The final approval will be obtained from the Chief Executive Officer.
- Appropriate disciplinary actions shall be taken to correct an employee's misconduct and to warn that repetition of similar behavior can result in discharge.
- No disciplinary action will be taken until the matter has been investigated by the HR and Administration Department and the concerned Divisional / Regional / Branch / Department Head.
- The employees will be given an opportunity to raise his concerns.
- The Divisional/Regional/Branch/Department Head is responsible for maintaining proper conducts and discipline of UIL employees under his/her supervision.
- The HR and Administration Department is responsible for managing disciplinary procedures by giving out fair and equal treatment to all UIL employees.



The following acts and omission shall be treated as misconduct and may include but are not limited to:

- Willful insubordination or disobedience, whether alone or in combination with others, to any lawful and reasonable order of a superior.
- Theft, fraud, or dishonesty in connection with the UIL’s business or property.
- Willful damage to or loss of UIL’s goods or property.
- Taking or giving bribes or any illegal gratification.
- Habitual absence without leave or absence without leave for more than six days.
- Habitual late attendance.
- Habitual breach of any law applicable to the Company.
- Riotous or disorderly behavior during working hours in UIL or any act subversive of discipline.
- Habitual negligence or neglect of work.
- Frequent repetition of any act or omission referred as under:
 - a) Disregard or disobedience of rules or orders.
 - b) Improper behavior, such as drunkenness.
 - c) Making false or misleading statements.
 - d) Inefficient, dilatory, careless or wasteful working.
 - e) Malingering.
- Striking work or inciting others to strike in contravention of the provisions of any law, or rule having the force of law.
- Go-slow.
- Making commitments on behalf of UIL beyond the scope of authority.
- Making commitments known to be detrimental to the interest of UIL.
- Engaging directly or indirectly, without UIL’s permission in any other business or paid occupation, whilst in the services of UIL.
- Concealment of the facts/factual position from the Management and falsification of records.
- Deliberate or willful attempts to gain unauthorized access to any information held on computer systems or other record systems of UIL.
- Habitual of leaving office without information/approval.
- Use of the political or other outside pressure/influence, with intent to induce the authorities / superior officers in respect of any matter relating to the appointment, promotion, transfer, punishment, retirement or for any other terms and conditions of employment.
- Divulging of confidential or other secret matters likely to affect UIL adversely.
- Refusing to receive any official memorandum or communication addressed to the employee by UIL.
- Regulatory violations leading to penalties by regulatory authorities.
- Submission of fake, fabricated and false documents / testimonials, such as, Birth Certificate, Degrees and other such certificates.
- Participation in political activities/contesting elections of Local Body, Provincial or National Assembly etc., without the approval of UIL.
- Sharing of computer password or Company owned documents.



- Interaction with media and maligning the Company for personal grievances against the management and/or the Company.
- Workplace harassment (verbal, written or physical), bullying victimization or discrimination, altercation and abusive/demeaning behavior.

Punishments:

- Punishments will be awarded to an employee when the employee;
 - Commits breach of any rules or regulations of the Company, or
 - Commits breach of discipline, or
 - Contravenes instructions/orders/directors issued to him/her in connection with his official work, or
 - Displays misconduct, negligence, inefficiency or insolence, or
 - Knowingly does anything detrimental to the interest of the Company, or
 - Is guilty of any other act or misconduct and insubordination
- Depending upon the magnitude of misconduct, following punishments may be imposed by the Management:
 - Dismissal
 - Termination
 - Compulsory or Early Retirement
 - Stoppage of annual merit increase in salary or promotion for a specified period.
 - Demotion
 - Letter of Reprimand
 - Recovery from pay the whole amount or part of any financial loss caused to the Company by the employee

POLICY NAME		WORKING ENVIRONMENT	
PURPOSE		It is imperative that a positive professional image of the Company is portrayed by all employees. This is reflected via employees observing the punctuality and defined dress code.	
ELIGIBILITY	CATEGORY OF EMPLOYMENT	PERMANENT	Yes
		BUSINESS DEVELOPMENT OFFICER	Yes
		CONTRACTUAL	Yes
		MANAGEMENT TRAINEE	Yes
		INTERNEE (TEMPORARY)	Yes

Dimensions of Working Environment Policy:

Hours of Work/Holidays/ Notified Public Holidays:

- The following table shows the working days and hours to be observed in an average work week:

Working Days	Timings
Monday to Thursday	From 9.00 a.m. to 5.00 p.m. (Lunch & Prayer break: 1.00 to 2.00 p.m.)
Friday	From 9.00 a.m. to 5.00 p.m. (Lunch & Prayer break: 1.00 to 3.00 p.m.)
Saturday	From 9.00 a.m. to 1.30 p.m.

- The Company shall remain closed for work on following days unless notified otherwise:
 - Sundays (weekly holidays).
 - Gazetted public holidays notified by the Government.
 - Under special circumstances by the CEO.
- Business Development Officers shall observe staggered working hours as set by the respective Divisional/Regional and/or Branch Head.



- Business exigencies at times require employees to report for work on weekly rest days (Sundays) or on other notified public holidays. All such employees shall be compensated (in holidays) for the equivalent number of days during any other work week.
- Employees are expected to be present for work at their place of duty and observe working hours as specified above or as set by the immediate supervisor.
- The attendance of the employees is to be recorded on the machine or manually.
- If an employee needs to meet a business commitment either straight from the residence or during office timings, then the same must be notified to the respective Divisional/Regional/Branch Head/Immediate Supervisor and/or the representative of the Administration Department. It is imperative to inform the aforementioned of the whereabouts of the employees owing to the security conditions of the country.
- The management is concerned with the ‘productivity’ of the employees, leading to flexibility of working hours.
- The management may allow some employees to follow flexible working hours to meet business requirements.
- The management has a right to change the working hours without any notice or without assigning any reason.
- Employees are required to notify and inform their immediate supervisor if they are unable to come or come late for work. For three late arrivals, one leave will be deducted.

Dress Code:

- Employees are expected at all times to portray a professional and business like image to internal and external customers.
- Due importance must be given to dress code because it is a direct reflection on the identity and image of the organization and plays a significant role in its success.
- Business Development Officers shall observe the appropriate dress code with respect to customer and market dynamics.
- Exceptions may be considered solely at the discretion of the management in case of disability/other such considerations.
- Consistent dress code violations will lead to disciplinary action.
- Dress should be neat, clean and well pressed. Shoes should be neat, clean and polished.



All staff members are expected to dress appropriately for attendance at work from Monday to Friday. As a general rule this means wearing:

- For male employees: Formal (*long-sleeved shirt, tie, trousers, closed shoes*)
- For female employees: Formal
- For support staff, such as, Drivers, Peons, Technicians, etc.: The provided uniform.

Casual Dress Day: Saturday has been designated as a Casual Dress Day by UIL to promote informality. Under this arrangement, employee may choose to adopt casual clothing on Saturdays rather than normal business wear. Clothing should be smart-casual. This may include:

- For male employees: Smart-casual (*long- or short-sleeved shirt or T-shirt with collar,*
- *Trousers, closed shoes. Shalwar-Kamiz with waist-coat*
- For female employees: Smart-casual
- For support staff, such as, Drivers, Peons, Technicians, etc.: Smart-casual [*Shalwar-kamiz or the provided regular uniform*].

Please note that the following clothing items are not considered appropriate on regular days or on Casual Dress days:

- *Shalwar-kamiz without waistcoat;*
- *Collar-less T-shirts, Shorts, Bermudas;*
- *Sandals; hats, caps, etc.*
- *Denim / jeans*

If, however, the job involves facing customers or external clients on a Saturday, one should dress appropriately and take into account the client relationship and the appropriate image to represent.

Harassment – Free Work Environment:

- UBL Insurers Limited is an equal opportunity employer and does not discriminate against its employees on the basis of age, gender, religion, race, nationality, place of domicile, marital status, disability, etc.
- All types of harassment, particularly gender based are prohibited at workplace. Employees having complaints of any form of harassment or aware of a potential harassing activity must immediately contact the HR/Administration Department - Head Office, Karachi.

Other:

- It is the duty of every employee to take reasonable care for the safety and security of his/her person, colleagues and Company’s property at all times.

POLICY NAME		GRIEVANCE HANDLING	
PURPOSE		The objective of the grievance handling policy is to create a harmonious working environment amongst the employees of the Company whereby the communication line is open between the parties involved. The matters / issues are resolved based on a consultative approach.	
ELIGIBILITY	CATEGORY OF EMPLOYMENT	PERMANENT	Yes
		BUSINESS DEVELOPMENT OFFICER	Yes
		CONTRACTUAL	Yes
		MANAGEMENT TRAINEE	Yes
		INTERNEE (TEMPORARY)	Yes

Dimensions of Grievance Handling:

- Employees are encouraged to express concern about work-related issues with their immediate supervisor, Divisional Head and HR.
- If issues are still not resolved then the case will be presented to the Chief Executive Officer or the Disciplinary Committee. The decision of the CEO shall be final and binding on all parties of the dispute.
- Grievances may be received through email, courier mail, HR and/or CEO's Secretariat.
- The HR Department will facilitate the parties involved to resolve the matter/issues.
- The Company will take appropriate measures to assure that grievances of the concerned employees are handled fairly and professionally.