

Community and Environment

Philippine British Assurance Company, Inc. is involved in an industry that seeks to play a role in conjunction with government, individuals and organizations, in managing and reducing environmental risk. Employees must adhere to applicable laws on environmental and social issues and are encouraged to work towards integrating environmental and social considerations into our operations and business decisions.

Philippine British Assurance company, Inc. mirrors its insurance role in the community where PBAC is uniquely placed to assist people when they find themselves in need through accident or misadventure. PBAC encourage its employees to take part in corporate social activities, to help PBAC deliver real and lasting benefits to communities in which we operate.



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON
Division of Cebu
Municipality of Naic

NAIC ELEMENTARY SCHOOL

A Gift Giving Special

by the Wong Chu King Foundation, Inc.
And Ateneo De Manila BS Management Engineering
Batch 1986

In Loving memory and honor of the beloved
Matriarch and Founder

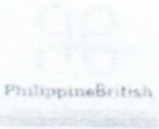
Nelia D. Wongchuking

*"Thanks giving and Inauguration of Nelia D. Wongchuking
Information and Communication Technology Center"*

May 30, 2023





	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME OCCUPATIONAL SAFETY AND HEALTH PROGRAM	REVISION NO.
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1. OBJECTIVES

To promote and ensure a healthy and safe working environment through its various health programs for its employees.

2. SCOPE

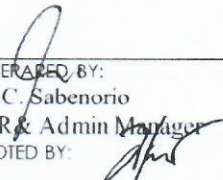
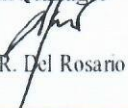
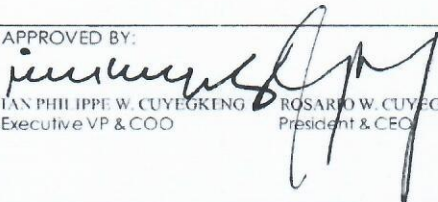
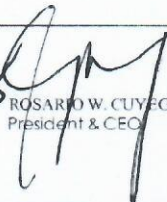
This Program shall apply to all employees regardless of their employment status.


3. REFERENCE

PBAC Code of Discipline and Occupational Safety and Health provisions

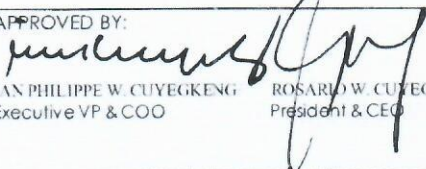
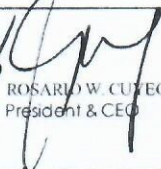
4. POLICIES

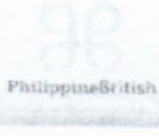
- 4.1. Philippine British Assurance Company Inc. strictly conforms to the basic safety policy that no employee must violate a safety rule or take a risk of injury or illness in order to get the job done.
- 4.2. The Company shall conform to all issuances and laws that guarantee workers health and safety at all times. All employees are required to comply with all company safety rules and are encouraged to actively participate in identifying ways to make our company a safer place to work.
- 4.3. The company shall ensure that employee's health is maintained through various programs and activities including but not limited to orientation and education of employees, access to reliable information on illness and hazards at work, referral to medical experts for diagnosis and management of illness or health-related concerns and provision of health-related programs such proper nutrition and physical activities are made available to the workers.

PREPARED BY:  R.C. Sabenorio HR & Admin Manager NOTED BY:  Atty. Manuel R. Del Rosario HR Head	APPROVED BY:  IAN PHILIPPE W. CUYEGKENG Executive VP & COO	 ROSARIO W. CUYEGKENG President & CEO	MASTER COPY (Valid in red ink)
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	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME OCCUPATIONAL SAFETY AND HEALTH PROGRAM	REVISION NO.
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- 4.4. The Company formed a Safety Committee to help employees and management work together to identify safety problems, develop solutions, review incident reports and evaluate the effectiveness of our safety program.
- 4.5. The Company is committed to identify hazardous conditions and practices which are likely to result in injury or illness to employees. It takes prompt action to eliminate any hazards we find by actively reporting to the Safety Committee in coordination with the Building Administrator of the leased area.
- 4.6. Basic safety rules have been established to help make Philippine British Assurance Company a safe and efficient place to work as enumerated below. Failure to comply with these rules will result in disciplinary action.
- a. Do not do anything that is unsafe in order to get the job done. Report it to your supervisor or safety committee representative if you find any unsafe task and we will find a safer way to do that job.
 - b. Never operate a piece of equipment unless you have been trained and are authorized.
 - c. Obey all safety warning signs.
 - d. Working under the influence of alcohol or illegal drugs or using them at work is prohibited.
 - e. Do not bring firearms or explosives onto company property.
 - f. Smoking is only permitted outside the building away from any entry or ventilation intake.
 - g. Horseplay, running and fighting are prohibited.
 - h. Clean up spills immediately. Return in the storage all tools and supplies after use. Do not allow scraps to accumulate where they will become a hazard. Practice 5S at all times.

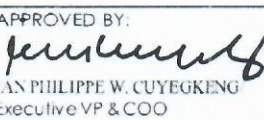
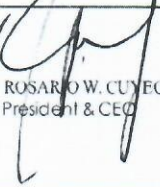
PREPARED BY: R.C. Sabenorio HR & Admin Manager NOTED BY: Atty. Manuel C. Del Rosario HR Head	APPROVED BY:  IAN PHILIPPE W. CUYEGKENG Executive VP & COO	 ROSARIO W. CUYEGKENG President & CEO	MASTER COPY (Valid in red ink)
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	DOCUMENT NAME POLICIES AND PROCEDURE ON HIV/ AIDS IN THE WORKPLACE	REVISION NO.
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4.6. The Company will participate in all emergency drills initiated by the Building Administrator. It shall allow all employees to be trained in all emergency response exercises.

5. EFFECTIVITY

This policy shall be effective immediately upon approval and shall remain in force unless otherwise changed, modified or altered.

PREPARED BY: <i>R.C. Sabenorio</i> R.C. Sabenorio HR & Admin Manager NOTED BY: <i>Manuel R. Del Rosario</i> Atty. Manuel R. Del Rosario HR Head	APPROVED BY:  IAN PHILIPPE W. CUYEGKENG Executive VP & COO	 ROSARIO W. CUYEGKENG President & CEO	MASTER COPY (Valid in red ink)
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	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME POLICIES AND PROCEDURE ON ANTI-SEXUAL HARASSMENT	REVISION NO.
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1. OBJECTIVES

- 1.1. To develop a standard policies and procedures that clearly defines the offense of sexual harassment and prescribing penalty thereto as pursuant to RA 7877 (Anti-Sexual Harassment Act) and RA 11313 (Safe Spaces Act)
- 1.2. To maintain a work environment that is free from sexual harassment and all forms of sexual intimidation and exploitation

2. SCOPE

This policy covers all provisions and complaints that fall under RA 7877 and RA 11313

3. REFERENCE

PBAC Code of Discipline, RA 7877 and RA 11313

4. POLICIES

4.1. Philippine British Assurance Company values the dignity of its human resources and guarantees full respect to each individual, whether employees or applicants for employment. Hence, it will not tolerate any harassment of employees in the workplace as well as in public.

4.2. Sexual harassment may be committed by any of the following:

- a. Consultants, Managers and Supervisors
- b. Trainers and Facilitators
- c. Any other person who, having authority, influence or moral ascendancy over another in a work or training environment who demands, request or otherwise requires any sexual favor from the other, regardless of whether the demand, request or requirement for submission is accepted by the object of the said act

PREPARED BY:

R. C. Sabenorio
HR & Admin Manager

NOTED BY:


Atty Manuel R. Del Rosario
HR Head

APPROVED BY:

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Executive VP & COO

ROSARIO W. CUYEGKENG
President & CEO

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4.3. The two types of sexual harassment and their respective specific sexual harassment acts are differentiated as follows:

A. Work or employment related:

1. Sexual favor is made as a condition in:

- a. Hiring
- b. Employment
- c. Re-employment
- d. Continued employment
- e. Granting favorable compensation, terms/conditions, privileges/promotions

2. Refusal to grant sexual favor which results to limiting, segregating, or classifying the employee which in any way would discriminate, deprive or diminish employment opportunities or otherwise adversely affect said employee.

3. The aforementioned acts would impair the employee's rights or privileges under existing labor laws or will result in an intimidating, hostile or offensive environment for the employee.



B. Training or education related environment

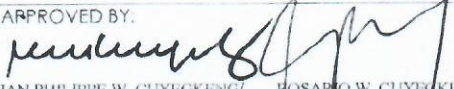
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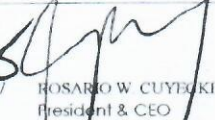
- a. Giving of passing grade to orientee
- b. Payment of additional stipend other than what is due, allowance or other benefits, privileges or considerations

2. Sexual advances resulting to intimidating, hostile or offensive environment for the trainee or orientee


3. This type of sexual harassment is committed against one who is under the care, custody or supervision of the offender or whose training/orientation is entrusted to the offender.

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 Executive VP & COO


 ROSARIO W. CUYEGKENG
 President & CEO


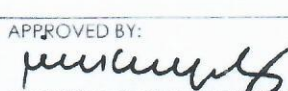
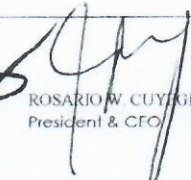
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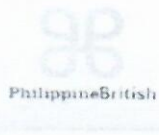
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- 4.4. Any employee who directs or induces another to commit any act of sexual harassment as herein defined, or who cooperates in the commission thereof by another without which it would not have been committed, shall be held liable under this policy.
- 4.5. The Company thru its Committee on Decorum and Investigation (CODI) shall conduct investigations on sexual harassment cases.
- 4.6. Any complaint of sexual harassment act shall be filed by the complainant in writing and within sixty (60) days after the incident. Otherwise complaint may be considered null and void and therefore be dismissed.
- 4.7. All sexual harassment offenses shall be resolved subject to due process.
- 4.8. The administrative investigation shall not preclude the complainant/victim of sexual harassment from instituting a separate and independent action for damages and other affirmative relief.

5. PROCEDURES

- 5.1. Complainant files complain to HRD in accordance to the policy.
- 5.2. HRD shall issue Notice of Infraction to the employee being complained of. A Notice of Preventive Suspension is simultaneously issued if charges have strong reasons to believe that accused employee is guilty or can be considered a threat to the complainant.
- 5.3. Accused employee shall reply to the alleged offense within five (5) days upon receipt of Notice of Infraction. If said employee fails to reply within the said the period, the Committee on Decorum and Investigation (CODI) may construe it as a waiver of the employee to present evidences on his behalf.


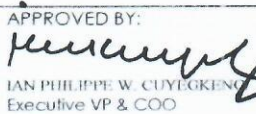

PREPARED BY: R. C. Sabenorio HR & Admin Manager NOTED BY:  Atty. Manuel B. Del Rosario IIR Head	APPROVED BY:   IAN PHILIPPE W. CUYEGKENG ROSARIO W. CUYEGKENG Executive VP & COO President & CEO	MASTER COPY (Valid in red ink)
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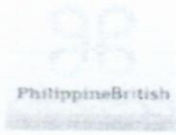
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- 5.4. HRD shall schedule and issue Notice of Investigation to the accused employee within three (3) working days upon prescription of the five (5) days period to reply.
- 5.5. The Committee on Decorum and Investigation (CODI) shall investigate and deliberate the case. Similarly, if accused employee failed to appear on the scheduled investigations, the Ethics Committee may construe it as a waiver of the employee to present evidences on his behalf and may proceed to conclusion of the case based on the evidences at hand.
- 5.6. HRD shall organize and consolidate the results of the investigation and shall prepare a recommendation letter of appropriate sanction as jointly determined by the Committee on Decorum and Investigation (CODI) subject to clearance for implementation from Management.
- 5.7. Upon obtaining clearance from Management, HRD shall issue due notice to accused employee and shall implement the penalty as provided in the employee handbook.

6. EFFECTIVITY

This policy shall be effective immediately upon approval and shall remain in force unless otherwise changed, modified or altered.

PREPARED BY: R. C. Sabenorio HR & Admin Manager NOTED BY:  Atty. Manuel R. Del Rosario HR Head	APPROVED BY:   IAN PHILIPPE W. CUYEGKENG Executive VP & COO ROSARIO W. CUYEGKENG President & CEO	MASTER COPY (Valid in red ink)
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	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME POLICIES AND PROCEDURE ON HEPATITIS B AND TUBERCULOSIS	REVISION NO.
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1. OBJECTIVES

- a. This program is aimed to address the stigma attached to Tuberculosis and Hepatitis B and to ensure that the employees' right against discrimination and confidentiality is maintained.
- b. To provide guidelines for all employees' information and reference for the diagnosis, treatment, and prevention of both illnesses and their role as well as the company in dealing with it.

2. SCOPE

This Program shall apply to all employees regardless of their employment status.

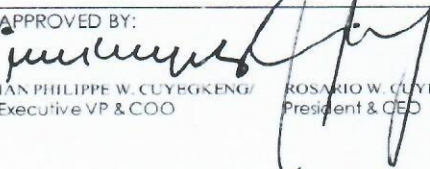
3. REFERENCE

PBAC Code of Discipline, D.A. #5 Series of 2020 (Guidelines on Workplace Policy and Program on Hepatitis B and D.O. 73-05 (Guidelines on Implementation of Policy & Program on TB Prevention and Control)


4. POLICIES

- 4.1. All employees regardless of employment status may avail of hepatitis B and Tuberculosis (TB) education services for free via distribution and posting of illness related materials and counselling and/or lectures.
- 4.2. Philippine British Assurance Company in coordination with the Building Administration ensures that all engineering measures such as improvement of ventilation, provision for adequate sanitary facilities and avoidance of overcrowding shall be implemented.

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President & CEO


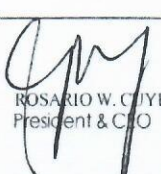
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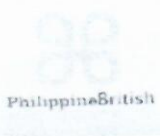
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- 4.3. The Company shall endorse to its accredited HMO any necessary diagnostic and treatment services for all employees or make arrangements with the nearest Direct Observed Treatment (DOT) facility for any TB related cases.
- 4.4. The Company guarantees no discrimination of any form against employees on the basis of their illness status. Employees shall not be discriminated against, from pre to post employment, including hiring, promotion, or assignment because of their hepatitis B and TB related illnesses and may work for as long as they are medically fit to work.
- 4.5. The Company provides work agreements/ arrangements to support employees with Hepatitis B and TB to work through flexible leave arrangements, rescheduling of working time and arrangement for return to work.

5. EFFECTIVITY

This policy shall be effective immediately upon approval and shall remain in force unless otherwise changed, modified or altered

PREPARED BY: R.C. Sabenorio HR & Admin Manager NOTED BY: Atty. Manuel R. Del Rosario HR Head	APPROVED BY:  IAN PHILIPPE W. CUYEGKENG Executive VP & COO	 ROSARIO W. CUYEGKENG President & CEO	MASTER COPY (Valid in red ink)
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1. OBJECTIVES

In conformity with Republic Act No. 8504 otherwise known as the Philippine AIDS Prevention and Control Act of 1998 which recognizes workplace-based programs as a potent tool in addressing HIV/AIDS as an international pandemic problem, this company policy is hereby issued for the information and guidance of the employees in the diagnosis, treatment and prevention of HIV/AIDS in the workplace.

This policy aims to address the stigma attached to HIV/AIDS and ensures that the workers' right against discrimination and confidentiality is maintained.

2. SCOPE

This policy covers all provisions and complaints that fall under RA 8504 (Philippine AIDS Prevention and Control Act of 1998).

This Program shall apply to all employees regardless of their employment status.



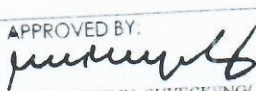
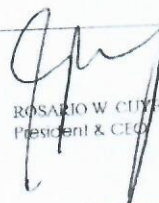
3. REFERENCE

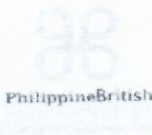
PBAC Code of Discipline and RA 8504

4. POLICIES

4.1. Philippine British Assurance Company Inc.'s HIV/AIDS Program shall be managed by its Committee on Health and Safety which consists of representatives from various Departments.

4.2. HIV/AIDS is a disease caused by a virus called HIV (Human Immunodeficiency Virus). This virus slowly weakens a person's ability to fight off other diseases by attaching itself to and destroying important cells that control and support the human immune system.

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4.3. HIV/AIDS is transmitted via the following:

- a. Unprotected sex with an HIV infected person;
- b. From an infected mother to her child (during pregnancy, at birth through breast feeding);
- c. Intravenous drug use with contaminated needles;
- d. Transfusion with infected blood and blood products; and
- e. Unsafe, unprotected contact with infected blood and bleeding wounds of an infected person.

4.4. There is no cure of this illness. However, there are antiretroviral drug combinations that are available when properly used, result in prolonged survival of people with HIV. Holistic care of people living with HIV-AIDS and comprehensive treatment of opportunistic infections also dramatically improve quality of life.

4.5. Below are the existing Preventive Strategies that mitigate or eliminate this illness:

a. Conduct of HIV-AIDS Education. -

The HIV-AIDS education is provided to all employees for free via orientation of newly hired employees. The standardized information package developed by the Department of Labor and Employment (DOLE) may be used for this purpose.

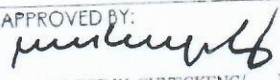
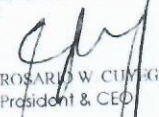
This will be conducted through distribution and posting of related materials online, counselling and training and information on adherence to standard or universal precautions in the workplace.

b. Screening, Diagnosis, Treatment and Referral to Health Care Services

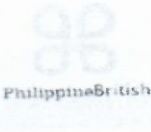
b.1. Screening for HIV as a prerequisite to employment is not mandatory.

b.2. The Company shall encourage positive health seeking behavior through Voluntary Counseling and Testing.

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ROSARIO W. CUYEGKENG
President & CEO

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b.3. The Company shall establish a referral system and provide access to diagnostic and treatment services for its workers. Referral to Social Hygiene Clinics of LGU for HIV screening shall be facilitated by the Company's Chair of Committee of Safety and Health.


b.4. The Company shall likewise facilitate access to livelihood assistance for the affected employee and his/her families, being offered by other government agencies.

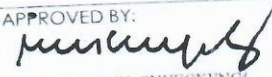
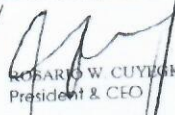
4.6. Non-discriminatory Policy and Practices:

- a. Discrimination in any form from pre-employment to post-employment including hiring, promotion or assignment, termination of employment based on the actual, perceived or suspected HIV status of an individual is prohibited.
- b. Workplace management of sick employees shall not differ from that of any other illness.
- c. Discriminatory act done by an officer or an employee against their co-officer or co-employee shall likewise be penalized.

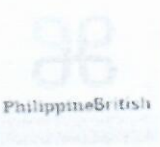
4.7. Confidentiality/Non-Disclosure Policy

- a. Access to sensitive personal data relating to a worker's HIV status shall be bound by the rules of confidentiality consistent with provisions of the Data Privacy Act of 2012 (Republic Act No. 10173), The Philippine AIDS Prevention and Control Act (Republic Act No. 8504) and the ILO Code of Practice.
- b. Job applicants and workers shall not be compelled to disclose their HIV/AIDS status and other related medical information.
- c. Co-employees shall not be obliged to reveal any personal information relating to the HIV/AIDS status of fellow workers.

PREPARED BY:
R.C. Sabenorio
HR & Admin Manager
NOTED BY: 
Atty. Manuel R. Del Rosario
HR Head

APPROVED BY:

IAN PHILIPPE W. CUYEGKENG
Executive VP & COO

ROSARIO W. CUYEGKENG
President & CEO

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(Valid in red ink)

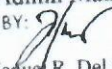
	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME POLICIES AND PROCEDURE ON HIV/ AIDS IN THE WORKPLACE	REVISION NO.
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4.8. Work-Accommodation and Arrangement Policy

- a. The Company shall take measures to reasonably accommodate employees with AIDS related illnesses.
- b. Agreements made between Philippine British and employee's representatives shall reflect measures that will support workers with HIV/AIDS through flexible leave arrangements, rescheduling of working time and arrangement for return to work.

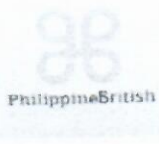
4.9. Employer's Responsibilities:

- a. Philippine British Assurance Company Inc., together with its employees, company focal personnel for human resources, safety and health personnel shall develop, implement, monitor and evaluate the workplace policy and program on HIV/AIDS.
- b. Provide information, education and training on HIV/AIDS for its workforce.
- c. Ensure non-discriminatory practices in the workplace and that the policy and program adheres to existing legislations and guidelines.
- d. Ensure confidentiality of the health status of its employees and the access to medical records is limited to authorized personnel.
- e. The Company, through its Human Resources Department, shall see to it that their company policy and program is adequately funded and made known to all employees.
- f. The Committee on Safety and Health, together with employees shall jointly review the policy and program and continue to improve these by networking with government and organizations promoting HIV prevention.

PREPARED BY:
R.C. Sabenorio
HR & Admin Manager
NOTED BY: 
Atty. Manuel R. Del Rosario
HR Head

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IAN PHILIPPE W. CUYEGKENG/
Executive VP & COO

ROSARIO W. CUYEGKENG
President & CEO

MASTER COPY
(Valid in red ink)

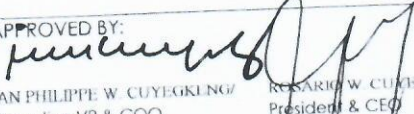
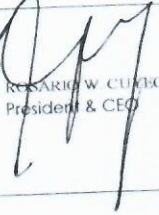
	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
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4.10. Employees' Responsibilities:

- a. The Committee on Safety and Health shall undertake an active role in educating and training their members on HIV prevention and control. Promote and practice a healthy lifestyle with emphasis on avoiding high risk behavior and other risk factors that expose workers to increased risk of HIV infection.
- b. Employees shall practice non-discriminatory acts against co-employees.
- c. Employees shall not have access to personnel data relating to a worker's HIV status.
- d. Employees shall comply with universal precaution and preventive measures.

5. EFFECTIVITY

This policy shall be effective immediately upon approval and shall remain in force unless otherwise changed, modified or altered

PREPARED BY: <i>R.C. Sabenorio</i> R.C. Sabenorio HR & Admin Manager NOTED BY: <i>Manuel R. Del Rosario</i> Atty. Manuel R. Del Rosario HR Head	APPROVED BY:  IAN PHILIPPE W. CUYEGKENG Executive VP & COO	 ROSARIO W. CUYEGKENG President & CEO	MASTER COPY (Valid in red ink)
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PhilippineBritish Assurance Company Inc.	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME POLICIES AND PROCEDURE ON DRUG FREE WORKPLACE	REVISION NO.
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1. OBJECTIVES

To provide a safe and drug-free work environment for our clients and our employees

2. SCOPE



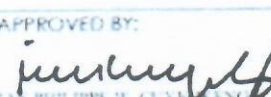
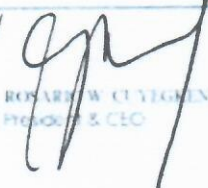
1. This policy covers all violations that fall under Department Order 53-03 (Guidelines on Drug Free Workplace).
2. This Program shall apply to all employees regardless of their employment status.

3. REFERENCE

PBAC Code of Discipline and D.O. 53-03

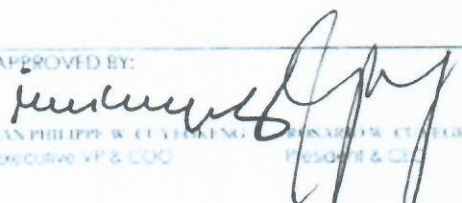
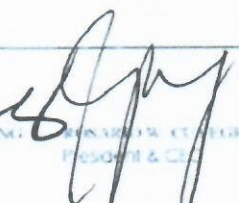
4. POLICIES

- 4.1. Philippine British Assurance Company Inc. prohibits the use, possession, solicitation for, or sale of narcotics or other illegal drugs, alcohol, or prescription medication without a prescription on Company or customer premises or while performing an assignment.
- 4.2. It restricts any employee from being impaired or under the influence of legal or illegal drugs or alcohol to enter the Company or customer premises, if such impairment or influence adversely affects the employee's work performance, the safety of the employee or of others, or puts at risk the Company's reputation.

PREPARED BY:  R.C. Sabenorio HR& Admin Manager NOTED BY:  Atty. Manuel R. Del Rosario HR Head	APPROVED BY:  JAN PHILIPPE W. CUYEGRENG Executive VP & COO	 ROSARY W. CUYEGRENG President & CEO
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Philippine Electric Power Corporation	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME POLICIES AND PROCEDURE ON DRUG FREE WORKPLACE	REVISION NO.
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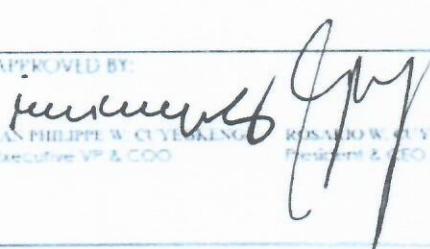
- 4.3. The Company does not allow presence of any detectable amount of prohibited substances in the employee's system while at work, while on the premises of the company or its customers, or while on company business. "Prohibited substances" include illegal drugs, alcohol, or prescription drugs not taken in accordance with a prescription given to the employee.
- 4.4. The Company will conduct drug and/or alcohol testing under any of the following circumstances:
- a. **RANDOM TESTING.** Employees may be selected at random for drug and/or alcohol testing at any interval determined by the Company
 - b. **FOR-CAUSE TESTING:** The Company may ask an employee to submit to a drug and/or alcohol test at any time it feels that the employee may be under the influence of drugs or alcohol, including, but not limited to, the following circumstances: evidence of drugs or alcohol on or about the employee's person or in the employee's vicinity, unusual conduct on the employee's part that suggests impairment or influence of drugs or alcohol, negative performance patterns, or excessive and unexplained absenteeism or tardiness.
 - c. **POST-ACCIDENT TESTING:** Any employee involved in an on-the-job accident or injury under circumstances that suggest possible use or influence of drugs or alcohol in the accident or injury event may be asked to submit to a drug and/or alcohol test. "Involved in an on-the-job accident or injury" means not only the one who was or could have been injured, but also any employee who potentially contributed to the accident or injury event in any way.
- 4.5. If an employee is tested for drugs or alcohol outside of the employment context and the results indicate a violation of this policy, or if an employee refuses a request to submit to testing under this policy, the employee may be subject to appropriate disciplinary action, up to and possibly including discharge from employment subject to due process.

PREPARED BY: R C. Sabenorio HR& Admin Manager NOTED BY: Atty. Manuel R. Del Rosano HR Head	APPROVED BY:  IAN PHILIPPE W. CLUYEKENG Executive VP & COO	APPROVED BY:  RONALDO W. CLUYEKENG President & CEO
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PhilippineBritish Insurance Corporation	MANUAL TITLE HUMAN RESOURCE MANAGEMENT SYSTEMS MANUAL	DOCUMENT NO.
	DOCUMENT NAME POLICIES AND PROCEDURE ON HIV/ AIDS IN THE WORKPLACE	REVISION NO.
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5. EFFECTIVITY

This policy shall be effective immediately upon approval and shall remain in force unless otherwise changed, modified or altered

PREPARED BY: <i>R C Sabenorio</i> R C Sabenorio HR& Admin Manager NOTED BY: <i>Manuel R Del Rosano</i> Atty. Manuel R. Del Rosano HR Head	APPROVED BY:  ROSALIO W. CUYEGKENG Executive VP & COO PRESIDENT & CEO	
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OUR AREAS OF SUSTAINABILITY FOCUS

Our Company recognizes the importance of addressing climate change and incorporating climate-related risks and opportunities into our decision making, and facilitating a resilient future for our business, customers and people. We foster an orderly and inclusive transition to a net-zero economy.

1. Philippine British Assurance Company, Inc. is dedicated in raising awareness on managing risks and opportunities in the insurance industry associated with environmental, social and governance (ESG) issues through supporting the following:

- a. Inclusive Insurance Products through Microinsurance**

- I. PhilBritish offers microinsurance programs to low-income households, groups or individuals who are exposed to financial difficulties. These are tailored to specifically provide compensation for emergency illness, dental needs, accidental injury, death and pecuniary losses due to fire and natural calamities.

- b. Insurance Solutions for Solar Energy**

- II. PhilBritish provides insurance solutions for renewable energy projects by ensuring that their risks are managed and their business assets are insured. The accessibility of these non-traditional insurance programs will assist in making renewable energy technologies attractive and financially viable to potential investors, as well as encourage participation in renewable energy initiatives. For the solar industry, for example, our Company has been able to accommodate insurance coverage for hybrid vehicles, e-jeepneys, solar thermal power plants, and solar powered boats.

Insurance companies have an integral role in promoting sustainable or green behavior. However, developing products that would feature benefits which can motivate and incentivize clients to utilize renewable energy or install risk mitigation devices, pose a challenge due to a regulated insurance tariff industry, such as in Fire insurance policies.

We can explore ways to co-create solutions to meet the changing needs of our customers, and support communities affected by climate impacts, the net-zero transition and rising inequality.

Sustainable insurance reduces risks especially in a growing environmentally conscious population. It also creates new markets, opportunities, and should be an essential part of a company's social responsibility.

PhilBritish is committed to working and collaborate with our clients, business partners and its regulatory body to promote widespread action across the industry on developing solutions to address ESG issues.

PHILIPPINE BRITISH ASSURANCE COMPANY, INC.

POLICY ON DIVERSITY

Philippine British Company, Inc. aims to create a workplace that is fair and inclusive in order to attract and retain the best people for the job.

Philippine British's existing Corporate Social Responsibility effort has as its foundation our compliance with ethical labor practices by promoting equality and diversity in the workplace, treating all employees with respect and ensuring all business decisions relative to employment are made fairly.

The Company does not discriminate as to age, gender, marital status, political beliefs and religion. Philippine British hires employees with the end view of a long-term relationship with the Company but subject to performance requirements. We affirm our efforts to hire a diverse workforce including those from the LGBTQ Community, Solo Parents, PWDs and other groups. The policy has been communicated to employees across the organization to promote awareness and proactive management practices regarding workplace diversity and inclusion. These provisions are included in the Company's Policy on Recruitment.

This policy shall be effective immediately upon approval and shall remain in force unless otherwise changed, modified or altered.