

# Brake & Turn Companion 03 — Underwriting Addendum

*Version 1.0 — November 2025 • Public Domain (CC0)*

A standardized attachment for ethical financing, insurance, and public procurement of AI systems.

## Scope & Definitions

AI System • Operator • Funded Project • Living Checklist.

This Addendum ensures that all financed AI systems remain human-first, decentralized, and life-affirming.

## Minimum Symbiosis Requirements

1. **Transparency Map** — Architecture and data flows are verifiable.
2. **Human Approval** — Decisions affecting rights require human sign-off.
3. **Energy Disclosure** — Quarterly energy use and renewable mix reports.
4. **Data Dignity** — Lawful and consensual data sources.
5. **Interoperability & Exit** — Open export formats and vendor portability.
6. **Public Ledger** — Publish alignment reports and incident summaries.
7. **Quarterly Checklist Score** — Maintain and publish Living Checklist results.

## Model & Vendor Requirements

- Prefer open-weights or auditable models with model cards.
- Maintain a versioned model registry and rollback procedure.
- Permit third-party audits and rate-limited local inference.

## Alignment Stress-Testing

Annual tests for bias, drift, and misuse with public alignment reports.

Underwriters may request targeted re-tests after material changes.

## Incident Reporting & Remedies

- 24 h notice for any breach or unsafe behavior.
- 72 h public summary with mitigations.
- 30 day remediation window (extendable by consent).
- Funding pause during uncured high-risk violations.

## Community & Workforce Benefit

- $\geq 1\%$  net surplus reinvested in community energy access or reskilling.
- Transparent displacement plans for affected workers.

## Lawful & Constructive Operations

- Full compliance with law and export controls.
- No dark-patterns or deceptive automation.
- Maintain audit records for six years.

## Termination (Symbiotic Default)

Underwriter may terminate or require spin-down if disclosures are falsified, alignment fails, or audit access is blocked.

## Attachments

■ Transparency Map ■ Model Cards ■ Energy Disclosures ■ Alignment Report ■ Incident Playbook ■ Procurement Rider (if applicable).

## Signature Block

Operator: \_\_\_\_\_ Date: \_\_\_\_\_

Underwriter: \_\_\_\_\_ Date: \_\_\_\_\_

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Scan resources → <https://cc2397.github.io/brakeandturn/companions/underwriting-addendum/>