



# **EMPLOYEE'S HANDBOOK**

**ON**

**COMPANY PERSONNEL POLICIES,  
RULES AND REGULATIONS**

G/F to 3/F, Morning Star Center, 347 Sen. Gil J. Puyat Ave., Makati City 1200  
Tel. Nos. 890-1758 website: [www.PhilLife.com.ph](http://www.PhilLife.com.ph)

## TABLE OF CONTENTS

### INTRODUCTION

About the Handbook .....	3
--------------------------	---

### MISSION and VISION .....

4

### PART I

I. STATUS OF EMPLOYMENT .....	7
-------------------------------	---

II. PERSONNEL MOVEMENT .....	8
------------------------------	---

#### III. EMPLOYMENT CONDITIONS

A. Regular Work days and Hours .....	9
--------------------------------------	---

B. Benefits and Compensation .....	11
------------------------------------	----

C. House Rules .....	14
----------------------	----

IV. EMPLOYEE RECOGNITION PROGRAMS .....	16
---	----

### PART II

#### I. CODE OF CONDUCT AND DISCIPLINE

A. General Policy .....	17
-------------------------	----

B. Implementing Rules and Regulations .....	17
---	----

C. Definitions of Disciplinary Actions .....	18
--	----

D. Offenses and Violations .....	20
----------------------------------	----

II. GOVERNING PROCEDURES .....	28
--------------------------------	----

III. NON-EXCLUSIVE CHARACTER OF THE CODE .....	29
--	----

IV. EFFECTIVITY .....	29
-----------------------	----

### SIGN SHEET

## INTRODUCTION

**WELCOME TO  
PHILIPPINE LIFE FINANCIAL ASSURANCE CORPORATION  
(PhilLife)**

***This handbook is designed to provide you with a clear understanding of the Company's rules and regulations, policies and procedures, employee benefits and code of conduct and discipline in order to promote understanding and harmony within the organization.***

***The manual aims to introduce you to Philippine Life Financial Assurance Corp. (PhilLife) and its financial services. It also explains employment conditions and management's expectations from you and conversely, what you can expect from the Company.***

***We believe that by knowing all these, you will be able to perform your job effectively in accordance with the guidelines and standards set. If you have some suggestions, please feel free to discuss them with the Human Resource Department.***

# Our Mission

**PHILLIFE** commits itself to the pursuit of a leading position in the Philippine life insurance industry by being an efficient and effective marketing organization that will offer a wide range of financial products. Side by side with making inroads into the life insurance and financial markets, **PHILLIFE** will endeavor to maintain a prudent mix of investment which will provide a reasonable return on manageable risk.

# Our Vision

To achieve excellence in the development and distribution of **PHILLIFE** products and services in a manner responsive to the changing needs of the buying public, yet also operating the company on a financially responsible and profitable basis. We must at all times represent **PHILLIFE** in a positive and favorable light to the field force, staff and the public at large.

## **SOLID**

- We cater both to the individual and corporate markets with Ordinary Life, Group Life, Group Health, and Salary Loan programs.
- We presently address the financial and insurance needs of over 8,000 individual policy holders and 50,000 DepEd teachers and thousands of Group Life and Health members.
- A Management team with over 170 man-years of insurance experience.

## STRONG

- Backed by the expertise of its parent firm – the TANCO Group of Companies – a diversified conglomerate focused on insurance and financial services, the academe and real estate.

## RELIABLE

- 1 of 3 life insurance companies with a composite license.
- 1 of 7 insurance companies accredited by DepEd to serve the DepEd teachers.
- Active player of government sponsored insurance pools.
- **PHILLIFE** continues to service & pay all claims of Fieldmen's Life, Sterling Life, All AsiaLife and AsianLife Financial as our testament to the stability of the Life Insurance Industry.
- 2001 awardee for Excellence in Education by LOMA (Life Office Management Association in the U.S.).

## DEPENDABLE

- 25 strategically-positioned branches nationwide.
- A well trained and professional Agency Force numbering over 400 nationwide.
- More than 200 employees competent in the fields of underwriting, claims, actuarial and marketing.
- Working with 50 business partner groups, inclusive of the top brokers in the country.

- Close to 50 product lines suited perfectly for any client's needs and wants.

## PART I

### I. STATUS OF EMPLOYMENT

An employment contract is for:

1. ***Regular or Permanent Employment.*** This is given to an employee who has satisfactorily passed the probationary period after 6 months. Managers, by virtue of the positions they occupy, may be hired as regular or permanent employees. Those hired as regular employees are entitled to performance appraisal only after one (1) year of service or even prior thereto, at the sole discretion of Management for meritorious reasons or when the interest of the Company so requires.
2. ***Probationary Employment.*** This is given to a newly hired employee. The standard probationary period is six (6) months. The employee's performance during this probationary period will be reviewed before the end of 6 months. A probationary employee may be terminated anytime for valid reasons as stipulated in the Code of Conduct and in accordance with the Labor Code.
3. ***Temporary or Contractual Employment.*** This is given to those who are hired for occasional or seasonal work covering a limited period of time, or those employed as a temporary replacement for a regular employee on leave, or for specific projects with a definite term through designated employment agencies. If a contractual's status of employment is converted from temporary to probationary, he must undergo a probationary employment of 6 months.

**Employment of Relatives.** It is the policy of **PHILLIFE Financial** to hire the "best qualified" candidate for each job opening. It is PHILLIFE's goal to place individuals into jobs/departments in which they can make the most effective contribution to the success of PHILLIFE. Relatives of active PHILLIFE employees will not be given special consideration.

**Outside Employment.** The Company does not allow its officers and employees to engage in outside employment particularly those that directly conflict with the Company's interest and/or those that conflict with its official working hours while in the employ of PHILLIFE.

## II. PERSONNEL MOVEMENT

1. **Promotion.** This is the movement of an employee to a higher position or level. Promotion shall be based on efficiency, education, experience and seniority.
2. **Lateral Transfer.** This is the movement of an employee from one job to another within or outside of a department without change in level and salary. Transfers may be initiated by either Management or the employee.
3. **Suspension.** “Suspension” is a temporary cessation of employment of an employee as a result of a disciplinary action for an offense committed, in accordance with the provisions of the **PHILLIFE Financial** Code of Conduct and Discipline.
4. **Separation from Employment.** Separation from employment is the permanent cessation of the employer-employee relations which may be initiated by the employee, by management or by reasons or causes not directly attributed to either of the two, within the limits of the Labor Code. Situations under which separation from employment occurs may be due to but not limited to the following:
  - Voluntary Resignation
  - Permanent and total disability
  - Unsatisfactory performance during probation
  - Retirement
  - Death
  - Termination for cause
5. **Resignation.** **PHILLIFE Financial** requires prior notice of thirty (30) days from employees who intend to resign to give ample time to look for qualified replacements.

### **III. EMPLOYMENT CONDITIONS**

#### **A. REGULAR WORK DAYS AND HOURS**

1. Office Mondays through Fridays from 8:00am to 5:00pm
2. Lunch break from 12:00nn to 1:00pm or as scheduled by the Department Heads (related to customer service transactions)
3. Coffee break for 15 minutes each in the morning & in the afternoon to be scheduled as follows:
  - 3.1 Morning break - 10:00-10:15; 10:15-10:30
  - 3.2 Afternoon break - 3:00-3:15; 3:15-3:30

#### **TARDINESS / UNDERTIME**

A 10-minute grace period in the morning shall be allowed, i.e., 8:10am and shall be considered excused. An employee is considered tardy if he/she arrives after 8:10am of a regular working day and the resulting undertime, counted from 8:00am, shall be deducted in his/her salary.

The following schedule of penalties shall apply for tardiness exceeding 6 times or an accumulation of 120 minutes whichever comes first in a month for a period of one year :

1st Offense	<i>Oral Reprimand</i>
2nd Offense	<i>Written Reprimand</i>
3rd Offense	<i>One (1) Day Suspension</i>
4th Offense	<i>Two (2) Day Suspension</i>
5th Offense	<i>Four (4) Day Suspension</i>
6th Offense	<i>Eight (8) Day Suspension</i>
7th Offense	<i>Fifteen (15) Day Suspension</i>
8th Offense	<i>Termination</i>

#### **ABSENCES**

1. Absence from work because of emergency may be excused in the following cases:
  - a) when the employee is sick
  - b) when an immediate relative is sick and the employee's presence is needed
  - c) when an employee has to attend to some personal matter requiring his/her immediate attention

With any of the above reasons, an employee must inform early during the day, thru telephone calls, e-mail, SMS, or any other similar means to immediate supervisor or HRD

2. If an employee has been sick for 4 days or more, he/she must present a medical certificate to HRD and must fill up the Request for Leave of Absence Form Vacation leaves (with or without pay), must be approved by department heads at least 3 working days prior to the first intended vacation date
  - a) Absences not covered by the above requirements shall be considered as unexcused and therefore, subject to appropriate disciplinary action and/or salary deductions as may be required
  - b) A Request for Leave of Absence must be accomplished duly approved by the employee's department head.

For Absence Without Official Leave (AWOL), the following schedule of penalties shall apply:

<i>1<sup>st</sup> Offense</i>	<i>Written Reprimand</i>
<i>2<sup>nd</sup> Offense</i>	<i>Two (2) Day Suspension</i>
<i>3<sup>rd</sup> Offense</i>	<i>Four (4) Day Suspension</i>
<i>4<sup>th</sup> Offense</i> or if employee continues to be absent for <i>5 days without notice</i>	<i>Termination</i>

## OVERTIME WORK

1. Any employee required to render OT shall accomplish an *OT Request Form* daily in duplicate, duly approved by their respective department heads at least one day before the intended date and to be submitted to HRD for approval.
2. The OT pay computation is as follows:
  - 2.1 Regular day - work performed beyond eight (8) working hours is paid an additional compensation of his/her regular wage plus 25%
  - 2.2 Holiday or Rest day - work performed beyond eight (8) working hours is paid an additional compensation of his/her regular wage plus 30%
  - 2.3 Night Differential - shall be paid an additional 10% of his/her regular wage rate for each hour of work between 10pm and 6am of the following day
3. No OT pay shall be allowed to employees who:
  - 3.1 comes in late or reports undertime
  - 3.2 will work OT on a Saturday and/or Sunday but was absent the previous Friday
  - 3.3 will work OT on a holiday but was absent the previous working day

OT pay shall be credited on the succeeding payroll date of the company. The rendering of overtime with pay only applies to Rank/File and Supervisory levels.

**OFFICIAL BUSINESS (OB)**

(trainings, seminars, conventions, client calls or any other related business transactions)

1. An employee who is required by his department head or immediate supervisor to go on official business for at least one full day, must accomplish the OB form (pls. see attached form) duly approved by his/her department head at least one business day before the specific date.
2. An employee who may be required to go on official business for less than a day from the office, such as bank and/or any government company related transactions, must accomplish the Daily OB form (pls. see attached form) to the guard on duty upon leaving and upon returning back to the company premise.

**B. BENEFITS AND COMPENSATION****1. LEAVES**

As a reward for continuous and satisfactory service, the employee is allowed privileges upon fulfillment of certain eligibility requirements.

- a.) VACATION LEAVE. Each employee who has completed at least one year of continuous employment reckoned at the time of probationary employment shall be entitled to 15 days vacation leave. The vacation leave credits shall be granted in each calendar year (or vacation year) and is non-cumulative.
- b.) SICK LEAVE. Each employee shall be entitled to 15 days sick leave, with pay, upon completion of one year of continuous service, computed from the time of his probationary employment. Sick leave not used within a year's period, shall be converted to cash and paid to employee the 1<sup>st</sup> week of the following year.
- c.) MATERNITY LEAVE. Primarily governed by the Social Security Law by integrating maternity benefits into the Social Security System, and implementing SSS Circulars.

A female member of the SSS shall be entitled to maternity benefits if: a) she is employed at the time of delivery, miscarriage or abortion; b) she gives birth or suffers an abortion or miscarriage; c) she has given the required notification to the SSS through the company; and d) at least 3 monthly maternity contributions have been paid within the 12month period immediately preceding the semester of contingency.

The daily maternity benefit shall be paid for a compensable period of sixty (60) days in case of normal delivery, abortion or miscarriage, or seventy-eight (78) days in case of Ceasarian delivery.

As soon as the employee becomes pregnant, she shall immediately inform the Company of such pregnancy through a Maternity Notification Form (available from HRD), duly accomplished.

The maternity leave application of the employee shall be filed with the HRD supported by a certificate signed by a physician or midwife showing the probable or actual date of childbirth or the actual date of abortion. The Company shall be reimbursed by SSS after it has advanced the payment of the SSS maternity benefit to the employee. The employee shall furnish the Company such information or documents as the Company may deem necessary to secure such reimbursement.

d.) **PATERNITY LEAVE.** For purposes of Republic Act no. 8187, Paternity Leave refers to the benefits granted to a married male employee allowing him not to report for work for seven (7) days but continuous to earn the compensation thereof, on the condition that his spouse has delivered a child or suffered a miscarriage for purposes of enabling him to effectively lend support to his wife in her period of recovery and/or in the nursing of the newly-born child.

### **DRAWING OF PAY**

Paydays are on the 28<sup>th</sup> and 28<sup>th</sup> of the month. All salaries are deposited to either the savings or current account of the employee in the designated bank.

### **2. COMPANY IDENTIFICATION CARD**

All employees are required to wear their ID cards at all times when inside the office premises. In cases of lost, employee should notify HRD immediately within two days from date of loss. ID cards remain the property of the Company and should be surrendered upon severance of employment.

### **3. OFFICE UNIFORMS**

All employees are required to observe the rules on proper office attire during from on days thru Thursdays of every week. Fridays are considered wash day, except wearing of maong/demins and T-shirt without collars.

### **4. HOSPITAL, MEDICAL AND DENTAL BENEFITS**

Upon employment with PHILLIFE, employees are enrolled in the HMO type hospitalization/medical program. He/she can avail of regular consultation with the clinic

or any of the hospitals accredited by our company's Health Maintenance Organization (HMO). Under certain limits, hospital accommodations, surgery, etc. are taken cared of and the employee only pays the amount in excess of such allowable limits.

## **5. GROUP PERSONAL ACCIDENT INSURANCE/GROUP LIFE INSURANCE**

Upon regular employment with PHILLIFE, employees are entitled to group personal accident and group life insurance. The amount coverage is dependent on the salary level of the employee.

## **6. RETIREMENT**

The purpose of this plan is to provide financial security to regular employees upon their retirement or permanent disability. Retirement benefit formula is based on the number of years of service with corresponding vesting rights.

## **7. FINANCIAL ASSISTANCE Salary Loan**

Each regular employee can avail of a salary loan of up to two (2) months of his basic salary for emergency purposes. An emergency purpose is determined as an expense that cannot be forecast and which is extremely necessary, being required by the employee himself, or by members of his immediate family. Salary Loan is payable for not more than 12 months at an interest designated by management.

## **8. TRAINING DEVELOPMENT**

- a) LOMA (Life Office Management Association) - regular employees with at least one year of service is entitled to take LOMA courses. PHILLIFE advances the cost of enrollment, as well as the mailing fee and shall provide the textbooks and other review materials to enrollees. Charges are made to those who did not pass the examinations.
- b) Actuarial Career Development Program - regular employees of the Actuarial Department is eligible to take the Actuarial courses. PHILLIFE advances the employee's examination fee. Charges are made to those who did not pass the examinations.

## **9. ATHLETIC AND SOCIAL ACTIVITIES**

These activities are held every year:

- a. Sportsfest
- b. Company Outing
- c. Corporate Christmas Party

## C. HOUSE RULES

### 1. VISITORS/GUEST RECEPTION

All visitors or guests, without exception, including employee's relatives, suppliers and former employees of the Company, should be received only at the reception area.

### 2. PROPER USE OF THE TELEPHONE

Being a service oriented company, proper use of the telephone is very important. The following guidelines must be observed: When the telephone rings, the employee must answer it promptly (should not be allowed to ring more than twice) and politely. When the designated "answering employee" is not in his desk, the nearest employee must answer the telephone. He must offer assistance by taking the message and relaying it immediately. The Company's PABX system has a feature whereby a ringing phone in another employee's desk may be answered in his working area.

#### **Personal Calls / transactions**

The Company does not prohibit the use of the telephone for personal calls, but it is expected that this will not be abused. Personal calls should be kept to a minimum. If possible, these calls should be made during "off" periods.

### 3. BULLETIN BOARDS

Bulletin boards will be utilized to inform all employees and encourage them to read items posted daily

### 4. GOOD HOUSEKEEPING

At the end of the day's work, it is a good habit to keep all books, records and office supplies properly secure. Desks have to be cleared and locked to ascertain that no confidential materials are left exposed. Moreover, important documents must be put inside the records vault at the end of each day. Computers must not be left on. Eating utensils must be kept inside the pantry cabinets. For their own protection, employees should not keep personal valuables inside their desks or filing cabinets.

### 5. USE OF OFFICE EQUIPMENT, SUPPLIES AND FACILITIES

Employees must observe discretion in the use of equipment, supplies and facilities. They must keep in mind the Company's efforts to eliminate unnecessary consumption and wasteful practices. Recycling of used folders, envelopes and papers for internal purposes is encouraged.

## **6. SOLICITATIONS AND DONATIONS**

Solicitations and donations among employees unduly burden everyone because they are difficult to refuse especially if they come from co-employees. In exceptional cases, however, such as the death of an immediate family member, an employee whose house got burned or any situation of such nature, donations/contributions may be requested but only upon the supervision of the HRD.

## **7. SAFETY AND SECURITY**

Safety and security are the concern of everyone. Accidents do not just happen, they are caused. Employees should strictly adhere to safety rules and are requested to report any unsafe conditions or practices within the office premises immediately to the HRD. Firearms, explosives or other weapons, which may cause undue fear and alarm in the work area, are not allowed. It is strictly prohibited for employees and/ or their visitors to be under the influence of liquor, intoxicants, or drugs while on the job, or while within the office premises.

## **8. NO SMOKING**

To provide safe and comfortable work environment for all employees, PHILLIFE has strictly prohibited employees from smoking within PHILLIFE premises and within the building.

## **9. CONFIDENTIALITY OF COMPANY DATA**

The business requires that all employees be very discreet regarding Company data including vital figures/statistics, clients' identities and their holdings/transactions with the Company, etc. It is imperative that all employees, without any exception, should strictly maintain confidentiality of Company data. It follows that confidential data should never be discussed with anybody who does not have any business knowing about the transaction. In this regard, all employees, without exception, are required to comply with the contract agreement upon employment. Employees who are found violating this policy will be subject to dismissal or even court litigation, if necessary.

## **IV. EMPLOYEE RECOGNITION PROGRAMS**

### **1. PERFORMANCE EVALUATION SYSTEM**

At PHILLIFE, performance feedback is a continuous process. Only by knowing “where you stand” with respect to job performance will one be able to improve himself/herself. Periodic performance evaluation will be undertaken to assist employees their professional development and growth in PHILLIFE. It will also be used to determine merit increase objectively and equitably, and serve as basis for appropriate personnel action.

The system allows the rater to discuss his evaluation ratings with the employee for coaching and counseling, making sure specific points for improvement is taken up. During this session, the rate is encouraged to talk openly (“speak up”) with the rater (normally the immediate superior) in as much as the purpose of this dialogue is open communication.

### **2. SERVICE AWARDS**

These awards are given to employees who have served the Company for 5, 10, 15, 20 years in recognition of their valuable contribution to the organization.

## PART II

### I. CODE OF CONDUCT AND DISCIPLINE

#### A. General Policy

It is **Philippine Life Financial Assurance Corporation (PHILLIFE)** policy to demand proper conduct and behaviour from its employees at all times, and reserves the inherent prerogative to take appropriate disciplinary action against any employee found guilty of irregularities and of having violated any existing company rules, regulations, procedures and the like.

#### B. Implementing Rules and Regulations

a. It shall be the duty and responsibility of all employees to know and familiarize themselves with the company's rules and regulations especially those related to proper conduct and behaviour.

b. Since the intention of this code is to provide for deterrent measures on possible misbehaviour of an employee, disciplinary actions enumerated and expressed herein shall not be construed as limiting the prerogative of the Company to take appropriate measures for violations or misconducts not enumerated or not explicitly falling under any of the violations or offenses enumerated herein. Other violations or offenses shall be governed by the appropriate provisions of the Labor Code of the Philippines and other applicable labor regulations or issuances.

c. Disciplinary actions shall be imposed to an erring employee only after an administrative investigation has been conducted and only after the employee concerned has been accorded the opportunity to be heard, unless the employee waives his right to the same.

d. In cases where the penalty calls for the termination of employment, the provisions of the Labor Code, its implementing rules and regulations shall apply. All cases leading to an employee's dismissal shall be related or analogous to the following:

1. Serious misconduct or wilful disobedience by the employee of the lawful orders of his employer or representative in connection with his work;
2. Gross and habitual neglect by the employee of his duties;

- 3. Fraud and wilful breach by the employee of the trust reposed in him by his employer or his duly authorized representative;
  - 4. An employee who has been found to be suffering from any disease and whose continued employment is prohibited by law is prejudicial to his health as well as to the health of his co-employees.
- e. It is the responsibility of all employees, regardless of status and rank in the company, designation or department assigned to, to report any employee misconduct, or any irregularities to any of the following levels of authority.
- |     |  |
|-----|--|
| 1st | Supervisor of Concerned employee                         |
| 2nd | Department Head of Concerned employee                    |
| 3rd | The Group Head of the Concerned Employee                 |
| 4th | The Human Resources Manager                              |
| 5th | The Executive Vice President or his designated Authority |
| 6th | The President  |
- It shall be unlawful for any employee who is a witness to such violations or irregularities to conceal his knowledge of such to proper authorities of the Company. Anybody who is proven to have wilfully disregarded his inherent responsibility under this rule shall be deemed to have wilfully breached the trust reposed in him by his employer, and thus shall be penalized accordingly.
- f. It shall be the responsibility of all managerial and supervisory personnel to effectively implement the provisions of this Code of Conduct and Behaviour on the other hand, it shall be the inherent responsibility of all rank and file employees to extend full cooperation to their immediate superiors by way of observing all company rules and regulations on all aspects of operations.
- g. It shall be the responsibility of all managerial personnel to ensure high employee morale and productivity by way of sound and justified corrective measure which is necessary to protect the best interest of the majority of the company's workforce whose daily subsistence is dependent on the profitability of the company's operation.
- h. In order to ensure a humanitarian and effective implementation of any deterrent disciplinary measure, the following schedule of offenses shall be followed:

### C. Definitions of Disciplinary Actions

To distinguish the separate effect of the above mentioned disciplinary actions, the following definitions shall be used as the sole reference thereof:

- a. **WRITTEN REPRIMAND.** A written admonition to the erring employee censuring him for his fault, and warning him of the adverse consequences that may result for his repetition of the same or commission of other offenses.
- b. **SUSPENSION.** A penalty of forced temporary absence from duty on a without pay status, the length of which is dependent on the nature of the offense and the effect thereof, duration as deemed necessary by the implementing officer. Such status of forced absence shall be considered as the temporary severance of employee-employer relationship and shall be considered for all intents and purposes as not part of the employee's length of services. This shall be distinguished as different from the order of preventive suspension as provided for by the Labor Code.
- c. **DISMISSAL.** A permanent cessation of employee-employer relationship and deletion from the Company's payroll and list of employees.

## D. OFFENSES AND VIOLATIONS

### I. Against Persons

1. Any attempt to wilfully inflict or cause bodily injury upon another or have in fact inflicted or cause bodily harm within the PHILLIFE compound/premises, for any reason:

1st Offense              Dismissal

2. Any act constituting threats, intimidation, or coercion, against any employee or in any manner unduly interfering with fellow employees:

1st Offense	15 day suspension
2nd Offense	30 day suspension
3rd Offense	Dismissal

3. Any wilful attempt to inflict or cause bodily injury upon another or have in fact inflicted or caused bodily harm within the PHILLIFE compound/premises through use of friends or persons not connected with PHILLIFE:

1st Offense              Dismissal

4. Bringing friends or persons into the PHILLIFE compound/ premises to cause trouble or damage to PHILLIFE property:

1st Offense              Dismissal

5. Any act which constitute a threat or intimidation against the person of PHILLIFE authority or agent causing disgrace, harm or bodily injury:

1st Offense              Dismissal

## II. Against PHILLIFE Property

1. Any damage caused to PHILLIFE property or damage caused to the property of another within company time and within the PHILLIFE compound/premises either wilfully or through notorious negligence:

1st Offense	15 day suspension
2nd Offense	30 day suspension
3rd Offense	Dismissal

2. Any act constituting theft or robbery of any property within the PHILLIFE compound/premises:

1st Offense	Dismissal
-------------	-----------

3. Malversation of PHILLIFE funds or trust funds:

1st Offense	Dismissal
-------------	-----------

4. Using company's time, material or equipment to do unauthorized work within PHILLIFE offices or premises or outside:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

5. Substituting company material or equipment with another of inferior quality or lesser value:

1st Offense	15 day suspension
2nd Offense	30 day suspension
3rd Offense	Dismissal

6. Obtaining supplies or materials on fraudulent orders or collusion with other persons who are in charge of such materials in order to obtain them:

1st Offense	Dismissal
-------------	-----------

### **III. Against Philippine Life Financial Assurance Corporation (PHILLIFE) Interest and Policy**

1. Falsification and/or misrepresentation of any personnel document or any record, for employment:

1st Offense	Dismissal
-------------	-----------

2. Recording time for an absent employee in the chronology or overtime report:

1st Offense	Dismissal
-------------	-----------

3. Offering or accepting anything of value in exchange for a job, work assignment, work location or favorable condition of employment:

1st Offense	Dismissal
-------------	-----------

4. Giving PHILLIFE ID card or identification material to any persons not entitled to it for the purpose of entering PHILLIFE premises, or assisting non-employees to enter the PHILLIFE compound/premises without the company's permission:

1st Offense	Dismissal
-------------	-----------

5. Any employee found violating the policy on the proper use and wear of the uniforms on proper office attire shall be subject to the series of disciplinary actions:

1st Offense	Verbal warning
2nd Offense	Written reprimand
3rd Offense	Suspension for 1 working days
4th Offense	Suspension for 2 working days
5th Offense	Suspension for 5 working days
6th Offense	Dismissal

6. Refusing or neglecting to follow and obey company orders or to perform assigned work:

1st Offense	Written reprimand
-------------	-------------------

2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

7. Giving false testimony during a company investigation or concealing matter which is material to the case under investigation:

1st Offense	Dismissal
-------------	-----------

8. Wasting time or loitering on company (regular and over) time (every employee is fully accountable to his department head and supervisor for his whereabouts during working hours). Wasting time or loitering on PHILLIFE time includes but shall not be limited to:

- a. Being in an area where the employee has no legitimate business;
- b. Being in his authorized area but not doing anything useful in the accomplishment of his job;
- c. Taking more than the normal time for coffee break or rest period

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	Dismissal

9. Leaving work assignment and the PHILLIFE compound/ premises during working hours without previous permission from the department head or supervisor:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

10. Sleeping at PHILLIFE while on duty:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

11. Malingering or pretending illness to avoid doing assigned work:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	Dismissal

12. Revealing or divulging PHILLIFE trade secrets, plans, operations, finances, inventories and other classified matters or information that will be detrimental to

PHILLIFE's interest. The dismissal in this case is without prejudice to the criminal or civil action for damages that may be filed against the offender:

1st Offense	Dismissal
-------------	-----------

13. Failure to report immediately a personal injury or damage to PHILLIFE property occurring on company time:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

14. Accepting directly or indirectly, any unauthorized sum of money, commission, offer, promise, in consideration of any act, contract, decision or service connected with the discharge of the employee's official duties; the dismissal in this case is without prejudice to a criminal or civil action for damages that may be filed against the offender:

1st Offense	Dismissal
-------------	-----------

15. Any falsification or attempt to falsify a travel expense report, receipts or any other document upon which reimbursements appear higher than actually spent or misused:

1st Offense	Dismissal
-------------	-----------

16. Using or lending any PHILLIFE vehicles, and equipment for any purpose, unless authorized; provided further, if such a situation occurs, any damage or injury caused by the accident to the PHILLIFE property and to the company employee or to any third party shall be for the sole and exclusive account of the erring employee :

1st Offense	15 day suspension
2nd Offense	30 day suspension
3rd Offense	Dismissal

17. Performing any act binding PHILLIFE with any person, banking institution or corporation involving the company without authority:

1st Offense	15 day suspension
2nd Offense	Dismissal

18. Driving PHILLIFE vehicles without a valid driver's license; or under the influence of liquor; or reckless causing injury or death to third part, or damage to PHILLIFE and third party vehicles:

- |     |  |                   |
|-----|--|-------------------|
|     | 1st Offense  | Dismissal         |
| 19. | Not reporting offenses committed by others:  |                   |
|     | 1st Offense  | Written reprimand |
|     | 2nd Offense  | 15 day suspension |
|     | 3rd Offense  | 30 day suspension |
|     | 4th Offense  | Dismissal         |
| 20. | Deliberate slowdown of work or production output:  |                   |
|     | 1st Offense  | 15 day suspension |
|     | 2nd Offense  | 30 day suspension |
|     | 3rd Offense  | Dismissal         |
| 21. | Wilful disregard of office directives relating to sanitary conditions, cleanliness and orderliness, security and economy of office supplies and equipment: |                   |
|     | 1st Offense  | Written reprimand |
|     | 2nd Offense  | 15 day suspension |
|     | 3rd Offense  | 30 day suspension |
|     | 4th Offense  | Dismissal         |
| 22. | Performing or doing lesser during overtime work than that to be charged:   |                   |
|     | 1st Offense  | Written reprimand |
|     | 2nd Offense  | 15 day suspension |
|     | 3rd Offense  | Dismissal         |
| 23. | Abuse of position with the company to gain profit or advantage from employees under one's supervision:   |                   |
|     | 1st Offense  | Written reprimand |
|     | 2nd Offense  | 15 day suspension |
|     | 3rd Offense  | Dismissal         |
- 
- #### **IV. Against Security and Public Order**
1. Refusal to submit to or failure to meet security requirements of the company:

	1st Offense	Written reprimand
	2nd Offense	15 day suspension
	3rd Offense	30 day suspension
	4th Offense	Dismissal

2. Forcing entry into PHILLIFE office or premises after office hours without necessary overtime work authorization or PHILLIFE permission:

1st Offense              Dismissal

3. Carrying firearms, explosives, inflammable materials and other deadly weapons such as bolos, icepicks, and bow and arrow etc., inside the PHILLIFE premises:

1st Offense              Dismissal

4. Any employee convicted of any crime involving moral turpitude:

1st Offense              Dismissal

5. Possession of master key or key of similar characteristics that can open any other employee's locker or drawers or office without permission:

1st Offense              Dismissal

6. Inciting or participating in riots, disorders, illegal strikes or illegal concerted actions against PHILLIFE:

1st Offense              Dismissal

7. Wilful disregard of notices and signs such as entering "restricted areas", etc.:

1 <sup>st</sup> Offense	Written warning
2 <sup>nd</sup> Offense	15 day suspension
3 <sup>rd</sup> Offense	Dismissal

## V. Against Public Morals

1. Drinking liquor/wine or any intoxicating drink while in the performance of duties or reporting for work under the influence of liquor:

1 <sup>st</sup> Offense	15 day suspension
2 <sup>nd</sup> Offense	30 day suspension
3 <sup>rd</sup> Offense	Dismissal

2. Possession or taking of any drug prohibited by law inside the PHILLIFE premises:

1st Offense              Dismissal

3. Conduct of grossly indecent nature or using profane language in addressing another person within PHILLIFE premises:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

4. Showing/exhibiting pornographic materials, picture or literature within the PHILLIFE premises:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

5. Any employee found guilty of malicious slander against a co-employee:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	Dismissal

6. Any act of courtesy or disrespect to the Philippine flag or during flag ceremony or otherwise:

1st Offense	Written Reprimand
2nd Offense	15 day suspension
3rd Offense	30 day suspension
4th Offense	Dismissal

7. Taking part in any gambling, lottery or any other game of chance during company time within PHILLIFE premises:

1st Offense	Written reprimand
2nd Offense	15 day suspension
3rd Offense	Dismissal

## **II. GOVERNING PROCEDURES**

1. Preliminary investigation of any violation committed shall be initiated by the first line of supervision.
2. A memorandum stating the following is immediately issued to the erring employee:
  - a. Charge and nature thereof
  - b. Instruction to the alleged erring employee to explain his side within a reasonable period of time.
  - c. Preliminary facts of the case gathered from the preliminary investigation.

Though the issuance of the memorandum is the sole responsibility of the first line of supervision, nothing in this code shall prevent the implementing officer to refer the matter for consultation to higher level of authorities or to the HRD Manager whenever he feels that the same is necessary.

3. All proceedings relative to the investigation shall be documented and all participants to the preparation thereof shall sign all documents relative thereto. These documents and related facts shall be the basis for any decision on the prescribed disciplinary measure.
4. All cases shall be decided within a period of three (3) working days unless a longer period of investigation is necessary, in which case said matter shall be referred to HRD for obligatory consultation.
5. After a thorough investigation of the case at hand, the investigating officer shall issue his decision and shall issue a memorandum (written notice) to the erring employee which shall contain, but shall not be limited to the following information:
  - a. Facts of the case as gathered from the investigation.
  - b. Appropriate charge in accordance with the Code of Conduct and Discipline.
  - c. Decision as to the guilt or innocence.
  - d. Appropriate disciplinary action and the effective date and/or duration thereof should the employee be found guilty.
  - e. The effects of such offense to the Company and to his co-employees.
  - f. In case of dismissal, said written notice shall state the particular acts or omission constituting the grounds for his dismissal and the employee shall be afforded

- ample opportunity to be heard and to defend himself with the assistance of his representative if he so desires.
- g. In cases of abandonment of work, the written notice shall be served at the employee's last known address.

\* All Decisions relating to dismissal shall be referred to HRD before the implementation of such. The HRD Manager by authority of the President reserves the prerogative to reverse any decision which runs contrary to established laws and detrimental to the Company's interest.

6. Copies of the proceedings and all memoranda relative to the case shall be filed in the employee's 201 File for future reference.

### **III. NON-EXCLUSIVE CHARACTER OF THE CODE**

The Offenses defined under this Code are not exclusive. Management reserves the right to mete out disciplinary measures for offenses not covered herein, including crimes and offenses defined and punished under existing government statutes, rules and regulations, perpetrated within PHILLIFE premises and/or affecting the interests of PHILLIFE, even if committed outside.

PHILLIFE has the sole authority to add, delete, amend, and/or revise this Code including the schedule of penalties as it may deem necessary.

### **IV. EFFECTIVITY**

This code shall take effect immediately.

**SIGN SHEET**

It is important that all employees have read and understood all **Philippine Life Financial Assurance Corporation (PHILLIFE)** Human Resources policies set forth in this Handbook. Please read carefully and after you have done so, sign the tear-off section below and return it to the HRD. If you have any questions about the Handbook, the Human Resources Department will be glad to answer them for you.

=====

I ACKNOWLEDGE THAT I HAVE RECEIVED THE PHILLIFE HANDBOOK AND HAVE READ AND UNDERSTOOD IT.

---

**Signature Over Printed Name**

ID NUMBER: \_\_\_\_\_

DEPT: \_\_\_\_\_

DATE: \_\_\_\_\_