



U.S. Risk, LLC

Standards of Conduct

Whenever people gather together to achieve goals, some rules of conduct are needed to help everyone work together efficiently, effectively, and harmoniously.

By accepting employment with us, you have a responsibility to the Company and to your fellow employees to adhere to certain rules of behavior and conduct. The purpose of these rules is not to restrict your rights, but rather to be certain that you understand what conduct is expected and necessary. When each person is aware that he or she can fully depend upon fellow employees to follow the rules of conduct, then our organization will be a better place to work for everyone.

Conduct that interferes with operations, discredits the Company, or is offensive to customers or fellow employees will not be tolerated.

Unacceptable Activities

Generally speaking, we expect each person to act in a mature and responsible way at all times. However, to avoid any possible confusion, some of the more obvious unacceptable activities are noted below. Your avoidance of these activities will be to your benefit as well as the benefit of the Company. If you have any questions, concerns or reports of any work or safety rules, or any of the unacceptable activities listed, please see your supervisor, department manager, Human Resource or Executive Officer for an explanation. All such reports and discussions will be held in the strictest of confidence.

Occurrences of any of the following violations but not limited to, because of their seriousness, may result in immediate termination without warning:

1. Willful violation of any company policy; any deliberate action that is extreme in nature and is obviously detrimental to the Company's efforts to operate profitably.
2. Being intoxicated or under the influence of controlled substance drugs while at work; use or possession or sale of controlled substance drugs in any quantity while on company premises except medications prescribed by a physician which do not impair work performance.
3. Possession of illegal firearms, or other dangerous weapons or explosives on Company property in violation of Company policy.
4. Engaging in criminal conduct or acts of violence, or making threats of violence toward anyone on company premises or when representing the Company; fighting, or horseplay or provoking a fight on company property, or negligent damage of property.
5. Insubordination or refusing to obey instructions properly issued by your department manager pertaining to your work; refusal to help out on special assignments.



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6. Threatening, intimidating or coercing fellow employees, supervisors, management, or customers on or off the premises at any time, for any purpose.
7. Engaging in an act of sabotage; willfully or with gross negligence causing the destruction or damage of company property, or the property of fellow employees, customers, or visitors in any manner.
8. Theft of company property or the property of fellow employees; unauthorized possession or removal of any company property, including documents, from the premises without prior permission from management; unauthorized use of company equipment or property for personal reasons.
9. Dishonesty; fraud; willful falsification or misrepresentation on your application for employment or other work records; lying about sick or personal leave; falsifying reason for a leave of absence or other data requested by the Company; alteration of company records or other company documents.
10. Violating the non-disclosure agreement; giving confidential or proprietary Company information to competitors or other organizations or to unauthorized Company employees; working for a competing business while a U.S. Risk employee; breach of confidentiality of personnel information.
11. Bribery-Inappropriate gifting or entertaining in exchange for illicit returns.
12. Malicious gossip and/or spreading rumors; engaging in behavior designed to create discord and lack of harmony; interfering with another employee on the job.
13. Immoral conduct or indecency on company property.

Occurrences of any of the following activities, as well as violations of any Company policies, may be subject to disciplinary action, including possible immediate termination. This list is not all-inclusive and, notwithstanding this list, all employees remain employed "at will."

1. Unsatisfactory or careless work; failure to meet quality standards as explained to you by your department manager; mistakes due to carelessness or failure to get necessary instructions.
2. Any act of harassment, sexual, racial or other; telling sexist or racial-type jokes; making racial or ethnic slurs.
3. Leaving work before the end of a workday or not being ready to work at the start of a workday without approval of your department manager.



4. Sleeping on the job; loitering or loafing during working hours.
5. Excessive use of company telephone for personal calls.
6. Smoking on company premises.
7. Failure to report an absence or late arrival; excessive absence or lateness.
8. Obscene or abusive language toward any manager, employee or customer, indifference or rudeness towards a customer or fellow employee; any disorderly/antagonistic conduct on company premises.
9. Failure to maintain a neat and clean appearance in terms of the standards established by your department manager; any departure from accepted conventional modes of dress or personal grooming.