



BETHEL GENERAL INSURANCE
AND SURETY CORPORATION

POLICY AGAINST SEXUAL HARASSMENT

The Company affirms its commitment that employees shall be afforded the opportunity to work in an environment free from sexual harassment.

Sexual harassment is an act or a series of acts involving any unwelcome sexual advance, request or demand for a sexual favor, or other verbal or physical behavior of a sexual nature, committed by any employee or officer or vice-versa.

The Company is committed to operate within the provisions of the law and will not tolerate any behavior that tantamount to sexual harassment. Any officer or employee found to have committed sexual harassment shall be subjected to disciplinary action, after due process has been observed.

SMOKE – FREE POLICY

The Company maintains a smoke – and tobacco-free office. No smoking or other use of tobacco products (including, but not limited to, cigarettes, pipes, cigars, snuff, or chewing tobacco or e-cigarette) shall be permitted in any part of the building, office premises or in vehicles owned, leased, or rented by the Company. Employees can smoke in designated areas outside of the office premises but during break time only.

Please observe the non-smoking or tobacco use policies of company's customers in their respective office premises for a business meeting or official transaction.

All employees are expected to abide by this policy in all respects while at work, whether within company premises, at a

customer's site, or while in transit between work locations or assignments, as well as while the employee is off duty, if the employee is on company premises or in vehicles owned, leased, or rented by the company.

POLICY AGAINST USE OF ILLEGAL DRUGS AND MISUSE OF ALCOHOL

In compliance with the Drug-Free Workplace, the Company has a longstanding commitment to provide a safe, quality-oriented and productive work environment consistent with the standards of the community in which the company operates. Alcohol and drug abuse poses a threat to the health and safety of its employees and to the security of the company's equipment and facilities. For these reasons, the Company is committed to the elimination of drug and alcohol use and abuse in the workplace.

This policy outlines the practice and procedure designed to correct instances of identified alcohol and drug use in the workplace. It will also apply to applicants for employment.

MEDICAL EXAMINATION POLICY

The Company requires all employees need to undergo Medical Examination before or during employment or other related medical examination, like physical examination, blood chemistry including Drug Testing as the circumstances may warrant.

Employees are encouraged, but not required, to participate in wellness programs and have physical examinations on an annual basis.