PACIS INSURANCE COMPANY LIMITED

CODE OF ETHICAL CONDUCT FOR VENDORS, SUPPLIERS & CONTRACTORS

1. Purpose

PACIS Insurance Company Limited ("PACIS") is committed to conducting its business with integrity, transparency, fairness, and professionalism. This Code of Ethical Conduct sets out the minimum ethical standards expected of all vendors, suppliers, contractors, consultants, and service providers ("Vendors") participating in PACIS procurement processes or executing contracts on behalf of PACIS.

2. General Ethical Principles

Vendors shall:

- Conduct business honestly, ethically, and in good faith.
- Ensure compliance with all applicable laws and regulations, and adopt procurement practices aligned with global excellence standards.
- Avoid any conduct that may bring PACIS into disrepute.

3. Anti-Corruption and Fair Competition

Vendors shall not:

- Offer, give, solicit, or accept bribes, kickbacks, inducements, or any improper advantage.
- Engage in fraud, collusion, coercion, or obstructive practices.
- Influence procurement decisions through improper means.

PACIS reserves the right to disqualify any vendor found to have engaged in corrupt or unethical practices.

4. Conflict of Interest

Vendors shall:

- Declare any actual, potential, or perceived conflict of interest.
- Ensure that no director, employee, agent, or affiliate has an undisclosed relationship or interest that may improperly influence the procurement process.

Failure to disclose a conflict of interest may result in disqualification or contract termination.

5. Confidentiality

Vendors shall:

- Treat all information obtained during the procurement process or contract execution as confidential.
- Not disclose or misuse PACIS information without prior written authorization.

This obligation shall survive the completion or termination of the procurement process or contract.

6. Accuracy of Information

Vendors shall:

- Provide accurate, complete, and truthful information in all submissions.
- Avoid misrepresentation, falsification, or omission of material facts.

Submission of false or misleading information shall result in disqualification and may lead to further legal or administrative action.

7. Compliance and Monitoring

PACIS reserves the right to:

- Verify information provided by vendors.
- Conduct due diligence, audits, or investigations where necessary.
- Take appropriate action, including disqualification, contract termination, suspension, or reporting to relevant authorities.

8. Sanctions for Non-Compliance

Non-compliance with this Code may result in:

- Disqualification from the procurement process.
- Termination of an awarded contract.
- Blacklisting or debarment in accordance with applicable laws.
- Legal action where warranted.

Vendor Declaration and Undertaking

We, the undersigned, hereby confirm that we have read, understood, and agree to comply with this Code of Ethical Conduct for Vendors and undertake to conduct our business with PACIS Insurance Company Limited in an ethical, transparent, and lawful manner.

Company Name	
Authorized representative/Name	
Signature	
Date	