

## **Azimuth Risk Solutions Agent/Agency Code of Conduct**

The following Code of Conduct outlines the professional standards and expectations for agents and agencies representing Azimuth Risk Solutions (ARS). Adherence to these principles ensures trust, integrity, and the consistent delivery of high-quality service to our clients.

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### **General Conduct**

#### **1. Integrity and Honesty**

- Always act with integrity and honesty when interacting with clients, prospective clients, and Azimuth Risk Solutions staff.
- Provide accurate and truthful information regarding products, pricing, coverage, and terms.

#### **2. Compliance with Laws and Regulations**

- Adhere to all applicable laws, industry regulations, and licensing requirements in the regions where you operate.
- Ensure compliance with data protection and privacy laws when handling client information.

#### **3. Professionalism**

- Maintain a professional demeanor in all communications, including in-person, written, and digital interactions.
- Avoid any behavior or action that could damage the reputation of Azimuth Risk Solutions.

#### **4. Ethical Selling Practices**

- Provide clients with clear, comprehensive information about product features and limitations.
- Avoid high-pressure sales tactics or misrepresentation of coverage.

#### **5. Confidentiality**

- Protect confidential client and Azimuth Risk Solutions information at all times.
  - Use client data only for purposes related to Azimuth Risk Solutions' products and services.
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### **Use of Azimuth Risk Solutions Branding**

Agents and agencies are permitted to use Azimuth Risk Solutions' logos, trademarks, and branding materials under the following conditions:

#### **1. Authorized Use Only**

- Agents/agencies may only use the Azimuth Risk Solutions name, logo, or branding materials with prior written approval from ARS.
- Branding materials must be used solely for the promotion of Azimuth Risk Solutions products and services.

## **2. Compliance with Brand Guidelines**

- All branding must follow the **Azimuth Risk Solutions Brand Guidelines**, including logo size, colors, and placement.
- Do not alter or modify the logo, tagline, or any branding materials in any way.

## **3. Digital and Print Usage**

- The Azimuth Risk Solutions logo and name may be used on websites, social media, business cards, and marketing materials only if:
  - The materials are approved by ARS.
  - The use clearly identifies the agent/agency as an independent representative of ARS, not an employee.

## **4. Prohibited Uses**

- Do not use the Azimuth Risk Solutions name or logo in a way that misrepresents your relationship with the company.
- Do not use branding in connection with content or material that could harm Azimuth Risk Solutions' reputation.
- Branding may not appear in any material that promotes non-ARS products or services.

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## **Conflict of Interest**

- Avoid activities that create a conflict of interest between personal interests and your responsibilities as an ARS representative.
- Notify ARS immediately of any potential conflicts of interest.

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## **Marketing and Advertising**

1. Agents/agencies are responsible for ensuring that all marketing and advertising materials comply with ARS guidelines and applicable regulations.
2. Include disclaimers where required, such as noting that products are subject to policy terms and conditions.
3. Submit all marketing materials featuring Azimuth Risk Solutions branding for approval before publication or distribution.

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## **Client Complaints and Disputes**

- Handle client complaints promptly, courteously, and in accordance with ARS procedures.
  - Escalate unresolved issues to Azimuth Risk Solutions for further action.
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## **Disciplinary Actions**

Failure to comply with this Code of Conduct may result in:

- Formal warnings.
- Termination of agent/agency contracts.
- Legal action in cases of severe misconduct or misuse of branding.