



CODE OF ETHICS

Purpose

- Define and promote standards of ethical and professional behavior among member companies.
- Demonstrate that self-regulation is effective and produces positive results for consumers, travel agents, and other distributors and industry members.
- Promote a positive image of the Association and the travel insurance industry.

General Obligations

A UStiA member must:

- Conduct business in good faith, according to the highest standards of honesty and fairness.
- Abide by the letter and spirit of the "Code of Ethics", even if particular circumstances are not specifically covered in the Code.
- Act in accordance with the provisions of the Code even if such actions may be detrimental to its own interests.
- Maintain an internal system of supervision that is designed to achieve compliance with the provisions of this Code.

Obligations to Consumers and Distributors

A UStiA member must:

- Provide travel insurance products and services that represent value and high quality.
- Present its products, benefits, conditions, exclusions, and prices clearly and accurately.
- Not issue statements or advertisements that make false, misleading, or exaggerated claims.
- Pay all valid claims fairly, promptly, accurately, and courteously.
- Respect the privacy of individuals by using personal information only for the purposes authorized.

Obligations to Other Members

A UStiA member must:

- Engage in fair, professional, and ethical competition.
- Make no misrepresentations, false or malicious statements about the products, services, staff, financial condition, or business practices of other Members.
- Ensure that its advertisements, sales materials, and presentations, and public announcements are honest, factually accurate, and not misleading.

Obligations to the Association

A UStiA member must:

- Abide by the Association's Code of Ethics and approved policies.
- Support and participate in the Association's activities.
- Uphold the reputation of the Association, its Members, and the travel insurance industry.