

Contractor Code of Ethics

This Code of Ethics defines the professional and ethical standards required of all Contractors participating in the Oklahoma Insurance Department's ("OID") Strengthen Oklahoma Homes ("SOH") program. Contractors uphold program integrity, credibility, and performance through professional conduct, accountability, and adherence to program requirements.

I. Professional Conduct Guidelines

All Contractors shall operate in accordance with Strengthen Oklahoma Homes program requirements and ethical business practices.

i. Compliance with Standards and Oklahoma law

- a. Follow all applicable building codes, SOH program specifications, IBHS High Wind and Hail Designation specifications, and safety regulations.
- b. Ensure all installations and work meet Fortified and program requirements.
- c. Maintain familiarity with current program guidance, technical standards, and policy updates.
- d. Subcontractors working under your company name are considered representatives of your company and are required to comply with this Code of Ethics. Your company will be held accountable for any infractions made by the subcontractor you employ.
- e. Adhere to all applicable Oklahoma laws, including but not limited to, 59 O.S. § 1151.30, which stipulates that an insurance deductible shall not be paid, directly or indirectly, on behalf of an insured.

ii. Professionalism

- a. Conduct all work and communication with honesty, integrity, and respect.
- b. Represent the program and your company positively in all interactions.
- c. Communicate openly and professionally with homeowners, evaluators, and program staff. Report concerns or issues directly to program staff by emailing OKReady@oid.ok.gov with supporting evidence or documentation when possible.
- d. The SOH Program may not be used as a means to generate, solicit, or convert leads for work outside the scope of the grant-funded project.

iii. Conflict of Interest

- a. Do not offer or accept incentives intended to influence results.
- b. Promptly disclose to program staff any potential personal or business conflicts of interest and manage any such conflicts accordingly.
- c. Ensure that no outside interest influences contractor performance.

iv. Respectful Communication

- a. Refrain from negative or disparaging remarks about other program participants.
- b. Communicate professionally with homeowners, contractors, and staff.
- c. Ensure homeowners understand work procedures, materials, and expectations before and during the project.
- d. Schedule work in a timely manner and notify homeowners and program staff of any delays.

v. Accurate Representation

- a. Provide complete, truthful, and transparent information regarding services, certifications, and program participation.
- b. Avoid misleading or incorrect statements about program requirements or your qualifications.

vi. Bid Accuracy and Scope Representation

- a. Provide bids that accurately reflect a thorough inspection and the full, foreseeable, scope of work.
- b. Avoid adjusting bids for conditions that should have been foreseen during the inspection process.
- c. Exceptions will only be permitted for unforeseen conditions and must be supported by a homeowner-signed change order submitted to OID before OID issues payment.
- d. If OID staff identifies a potential concern that may require a price adjustment and the contractor does not revise the bid, the contractor may not increase the bid after project completion and will be responsible for any cost difference.

vii. Confidentiality

- a. Protect all homeowner and program information from unauthorized disclosure.

viii. Response to Inquiries

- a. Respond to inquiries and documentation requests from OID staff and other stakeholders involved within **two (2) business days** and in good faith.

II. Infractions

Infractions include, but are not limited to:

- Performing work that does not meet program standards or Fortified requirements.
- Exhibiting unprofessional, disrespectful, or dishonest behavior.
- Breach of confidentiality or unauthorized sharing of homeowner information.
- Conflicts of interest not disclosed or improperly managed.
- Misrepresentation of qualifications or program status – Falsely stating or implying FORTIFIED certification, OID approval, or good standing with the SOH Program when not approved, not current, or no longer in compliance.
- Failure to respond to inquiries or schedule work in accordance with program timelines.

III. Corrective Action

Noncompliance with this Code of Ethics may result in one or more of the following actions, at the discretion of Oklahoma Insurance Department staff. These actions may be applied individually or in combination and are not required to occur in the order listed, depending on the nature, severity, and frequency of the violation:

1. **Written Warning** – Notice of infraction and opportunity to correct behavior.
2. **Call with Program Director**- Discussion of infraction and corrective measures.
3. **Stakeholder Meeting** – Required meeting with program management and relevant parties to review issues, reestablish program knowledge, and confirm understanding of expectations before reinstatement or continuation.
4. **Probation or Suspension** – Temporary restriction of participation pending corrective measures.
5. **Removal from the Program** – Revocation of eligibility for repeated or severe violations.

Contractors acknowledge their responsibility to uphold the integrity, credibility, and reputation of the program.

Contractor Name: _____

Signature: _____ **Date:** _____