

NIBM Policy & Code of Professional and Ethical Conduct

POLICY & PROFESSIONAL STANDARDS

Integrity in education. Accountability in credentialing. Protection of the public.

The National Institute of Behavioral Medicine (NIBM) is a professional development and private certification organization that provides continuing professional education, workshops, webinars, self-paced courses, and credentialing opportunities designed to enhance the knowledge, skills, resilience, and professional effectiveness of behavioral health professionals, helping professionals, paraprofessionals, and related practitioners.

NIBM programs are generally intended for professional development and skill enhancement rather than initial occupational training for entry into a licensed profession.

These policies apply, as appropriate, to individuals who apply for, earn, hold, renew, represent, or use an NIBM credential.

An NIBM certification or micro-certification is a **private professional or educational credential**. It is not a governmental license, does not substitute for professional licensure, and does not independently authorize an individual to diagnose, treat, provide psychotherapy, practice medicine, or perform any other service for which applicable law requires licensure, registration, supervision, certification, or other governmental authorization.

Credential holders remain responsible for understanding and complying with the laws, regulations, employer requirements, professional standards, and scope-of-practice restrictions applicable to their work.

1. Purpose and Meaning of NIBM Certification

An NIBM credential recognizes successful completion of defined education, training, assessment, or competency requirements established or approved by NIBM.

NIBM credentials are intended to support:

- continuing professional development;
- skill enhancement;
- trauma-informed practice;
- professional resilience;

- ethical and evidence-informed practice; and
- related workforce development goals.

An NIBM credential does not:

- constitute a state, federal, or other governmental professional license;
 - create or expand a participant's legal scope of practice;
 - authorize services for which the holder is not otherwise legally qualified or permitted;
 - replace licensing, registration, supervision, employer, certification, or governmental requirements;
 - guarantee employment, advancement, compensation, or licensure; or
 - guarantee acceptance by an employer, licensing board, professional association, educational institution, insurer, governmental agency, or other organization.
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2. Accurate Representation of Credentials

Credential holders must represent NIBM credentials accurately and without misleading statements or omissions.

Credential holders may not:

- claim or imply that an NIBM credential is a governmental professional license;
- represent NIBM as a governmental licensing authority;
- use an NIBM credential to imply authority to perform services outside their lawful scope of practice;
- misrepresent certification status, expiration, education, training, experience, qualifications, or professional authority;
- represent an expired, suspended, revoked, surrendered, or inactive credential as current;
- alter, falsify, or deceptively reproduce an NIBM certificate, badge, credential title, credential number, or verification record;
- allow another person to use their credential; or
- make false or misleading claims regarding NIBM approval, accreditation, endorsement, affiliation, recognition, or partnership.

NIBM may require correction or removal of misleading credential representations and may take credentialing action when misuse is material.

3. Ethical and Legal Practice

Credential holders are expected to:

- comply with applicable federal, state, local, and other governing laws;
 - maintain required licenses, registrations, certifications, supervision, and employer authorization;
 - practice within their education, training, competence, professional role, and legal authority;
 - seek appropriate supervision, consultation, referral, or additional training when necessary;
 - act in ways that protect clients, patients, students, colleagues, organizations, and the public; and
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- comply with applicable professional codes and employer requirements.

Where another applicable legal or professional standard imposes a higher requirement, the higher requirement controls.

4. Professional Competence

Credential holders should maintain the knowledge and skills reasonably necessary for the work they perform.

This includes:

- recognizing personal and professional limitations;
- maintaining relevant education and skills;
- using evidence responsibly;
- distinguishing established evidence from preliminary, emerging, or theoretical findings;
- obtaining appropriate supervision or consultation; and
- referring matters beyond one's competence or legal authority to appropriately qualified professionals.

An NIBM credential must never be used to justify activities outside the holder's competence or lawful authority.

5. Client, Patient, Student, and Public Welfare

Credential holders should protect dignity, autonomy, safety, and welfare in professional interactions.

They should:

- communicate respectfully and honestly;
- avoid discrimination, harassment, intimidation, abuse, and exploitation;
- support informed decision-making where applicable;
- avoid coercion or improper influence;
- recognize the limits of their role; and
- make appropriate referrals when needs exceed their authority or expertise.

Nothing in this policy creates a clinical or professional relationship between NIBM and a credential holder's patients, clients, students, employers, or other service recipients.

6. Trauma-Informed Practice

Where appropriate to their role, credential holders are encouraged to apply trauma-informed principles that promote:

- physical and emotional safety;
- respectful and transparent communication;
- appropriate choice and autonomy;
- sensitivity to potentially traumatic experiences;
- prevention of unnecessary re-traumatization; and
- referral to qualified professionals when needs exceed the credential holder's role.

Trauma-informed practice does not itself authorize diagnosis, treatment, psychotherapy, or other regulated services.

7. Professional Boundaries and Exploitation

Credential holders must maintain appropriate professional boundaries.

Prohibited conduct may include:

- sexual exploitation or harassment;
 - financial exploitation;
 - abusive, threatening, discriminatory, or degrading conduct;
 - improper use of professional influence;
 - conflicts of interest or dual relationships that materially impair professional judgment or create an unreasonable risk of harm; and
 - retaliation against a person who raises a good-faith ethical, professional, or safety concern.
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8. Confidentiality, Privacy, and Records

Credential holders must follow confidentiality, privacy, and records requirements applicable to their profession, employer, jurisdiction, and role.

They should:

- safeguard confidential information;
- access information only for authorized purposes;
- avoid unnecessary disclosure;
- use appropriate physical, administrative, and technological safeguards;
- comply with applicable reporting and disclosure requirements; and
- maintain records where legally or professionally required.

NIBM certification does not create, replace, or expand statutory confidentiality obligations imposed on licensed or regulated professionals.

9. Responsible Scientific and Health Communication

Credential holders should communicate scientific, clinical, behavioral health, and wellness information accurately and responsibly.

They should not:

- present unsupported claims as established fact;
 - guarantee health, wellness, or clinical outcomes that cannot reasonably be guaranteed;
 - exaggerate the strength or certainty of scientific evidence;
 - imply that preliminary or emerging evidence is conclusive; or
 - use an NIBM credential as proof of a therapeutic, clinical, scientific, or health claim that the credential itself does not establish.
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10. Advertising, Testimonials, and Endorsements

Credential holders must use NIBM credentials responsibly in advertising, websites, social media, marketing materials, professional profiles, and other communications.

They may not:

- imply NIBM endorsement of a product, service, therapy, device, organization, or business unless expressly authorized;
 - use an NIBM credential to support unsubstantiated health, performance, or outcome claims;
 - misrepresent professional qualifications;
 - present testimonials or endorsements in ways that create false or misleading impressions; or
 - conceal material financial, employment, affiliate, sponsorship, or other relationships where disclosure is legally required.
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NIBM Programs and Certification

11. Nature of NIBM Programs

NIBM provides continuing professional education, professional development workshops, webinars, self-paced courses, and private certifications designed primarily to enhance the knowledge, skills, resilience, and effectiveness of behavioral health professionals, helping professionals, paraprofessionals, and related practitioners.

NIBM programs are generally intended for professional development and skill enhancement rather than initial occupational training for entry into a licensed profession.

NIBM does not award academic degrees and does not represent its certifications as governmental licenses.

Completion of an NIBM program does not guarantee:

- employment;
- promotion;
- compensation;
- professional licensure;
- eligibility for a regulated occupation; or
- acceptance by a particular employer, licensing board, credentialing organization, educational institution, professional association, insurer, or governmental agency.

Participants remain responsible for determining whether a particular NIBM program satisfies requirements imposed by their employer, professional association, licensing authority, regulator, educational institution, or jurisdiction.

This responsibility does not eliminate or transfer any legal or regulatory obligation that independently applies to NIBM.

Public Credential Verification

12. Public Credential Verification

Public verification is an integral part of NIBM's credential-integrity process.

Applicants who are approved for and accept an NIBM credential acknowledge that limited credential information may be published in NIBM's public credential-verification directory.

Publicly displayed information may include:

- full name;
- credential or certification title;
- original certification date;
- expiration or renewal date, when applicable; and
- current credential status.

The purpose of the public registry is to allow employers, organizations, members of the public, and other interested parties to independently verify whether an NIBM credential is authentic and current.

Public credential verification is a condition of certification.

13. Applicant Acknowledgment of Public Verification

Applicants must affirm the following acknowledgment, or substantially equivalent language, before an NIBM credential is issued:

Public Credential Verification Acknowledgment

I acknowledge that public credential verification is an integral condition of NIBM certification. If I am approved and certified, I understand that my name, credential title, certification date, expiration or renewal date, and current credential status may be displayed in NIBM's public credential-verification directory for verification purposes.

The acknowledgment should be presented clearly and separately from general terms rather than being obscured within unrelated contractual language.

14. Information Not Ordinarily Published

NIBM will not ordinarily publish nonessential sensitive information such as:

- Social Security numbers;
 - government-issued identification numbers;
 - home addresses;
 - personal telephone numbers;
 - dates of birth;
 - payment or banking information;
 - medical or health information;
 - application materials;
 - examination records;
 - complaint or investigation files; or
 - other personal information not reasonably necessary for credential verification.
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15. No General Opt-Out from Required Verification

Because public verification is part of the integrity and authenticity of NIBM certification, NIBM does not ordinarily provide a general opt-out from publication of required credential-verification information.

NIBM may consider alternative arrangements when:

- required by applicable law; or
- extraordinary and documented safety or privacy circumstances justify an exception.

Any discretionary exception may be subject to reasonable verification requirements.

16. Credential Status

NIBM may identify a credential using formal registry statuses such as:

- **Active**
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- **Expired**
- **Inactive**
- **Suspended**
- **Revoked**
- **Voluntarily Surrendered**

NIBM may display the current credential status in its public verification directory.

NIBM ordinarily will not publicly display complaint allegations, investigative narratives, witness information, or detailed disciplinary evidence.

17. Correction of Credential Records

Credential holders should promptly notify NIBM if their credential-verification information contains a material error.

NIBM may correct records when reliable information establishes that information is inaccurate.

NIBM may update credential status when a credential expires, is renewed, becomes inactive, is suspended or revoked, is voluntarily surrendered, or otherwise changes status.

Complaints, Investigations, and Credential Integrity

18. Grounds for Credential Review

NIBM may review conduct that reasonably calls into question the integrity, appropriate use, or continued recognition of an NIBM credential.

Potential grounds include:

- fraud or material misrepresentation in an application;
 - falsification of identity, education, qualifications, or training;
 - misuse of an NIBM credential;
 - representing an inactive credential as current;
 - material violation of this Code;
 - serious professional misconduct relevant to credential integrity;
 - exploitation, abuse, fraud, or conduct presenting a substantial risk of harm;
 - unlawful use of an NIBM credential;
 - failure to satisfy applicable credential-maintenance requirements;
 - materially false statements made during an NIBM review;
 - retaliation against a person who makes a good-faith report; or
 - unreasonable failure to cooperate with an NIBM credential-integrity review.
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NIBM is a private credentialing organization and is not a governmental licensing, regulatory, or law-enforcement agency.

19. Complaints

NIBM may receive written complaints concerning an NIBM credential holder.

A complaint should ordinarily include:

- the credential holder's identity;
- a description of the concern;
- relevant dates or circumstances;
- available supporting documentation or other information; and
- contact information for the complainant, when appropriate.

Submission of a complaint does not establish misconduct.

NIBM may decline to review matters that:

- fall outside NIBM's credentialing authority;
- lack sufficient information for meaningful review;
- involve only employment or interpersonal disputes unrelated to NIBM standards;
- are duplicative;
- appear clearly frivolous, malicious, or unsupported; or
- are more appropriately addressed by an employer, licensing board, regulator, court, law-enforcement agency, or other authority.

Emergencies, suspected criminal conduct, abuse, professional licensing violations, or immediate threats to safety should be reported to appropriate authorities when required or appropriate.

20. Complaint Confidentiality

Complaint and investigation materials ordinarily will remain nonpublic administrative records.

NIBM may disclose information when reasonably necessary to:

- investigate a matter;
- provide procedural fairness;
- comply with applicable law or legal process;
- protect a person from substantial harm;
- communicate with relevant authorities; or
- administer credential status accurately.

The filing of a complaint, by itself, will not ordinarily appear in the public credential-verification directory.

21. Preliminary Review

NIBM may conduct an initial review to determine whether:

- the person holds or previously held an NIBM credential;
- the allegation, if true, could violate NIBM standards;
- additional information is needed;
- formal review is warranted; or
- the matter should be closed or referred elsewhere.

A preliminary review is not a finding of misconduct.

22. Notice and Opportunity to Respond

Before imposing a substantial adverse credential action based on alleged misconduct, NIBM ordinarily will provide the credential holder with:

- written notice of the material allegations;
- a reasonable opportunity to submit a written response; and
- an opportunity to provide relevant supporting documentation.

NIBM may request additional information when reasonably necessary.

23. Temporary Protective Action

NIBM may temporarily suspend or restrict a credential before completing a full review when reasonably necessary to:

- protect credential integrity;
- prevent material public deception; or
- address a credible and substantial risk of harm.

Temporary protective action should not be characterized as a final disciplinary finding.

The affected credential holder should receive notice of the temporary action and information regarding the next steps in the review process.

24. Investigation

NIBM may consider reasonably relevant information, including:

- application and certification records;
 - written communications;
 - public records;
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- credential-verification records;
- information supplied by the complainant;
- information supplied by the credential holder; and
- findings or actions of courts, licensing boards, regulators, employers, educational institutions, or other organizations when relevant and sufficiently reliable.

NIBM is not required to conduct proceedings identical to those of a court, professional licensing board, or governmental agency.

25. Standard for Administrative Decisions

NIBM may take credentialing action when, based on the information reasonably available, it determines that it is **more likely than not** that a material violation of NIBM standards occurred.

26. Possible Outcomes

Depending on the circumstances, NIBM may:

- take no action;
- close the matter with guidance;
- issue an advisory or corrective notice;
- issue a formal reprimand;
- require corrective education or remediation;
- impose conditions on continued credential recognition;
- suspend a credential;
- revoke a credential;
- deny renewal;
- correct or annotate a credential record; or
- refer a matter to an appropriate authority when required or reasonably warranted.

When determining an appropriate outcome, NIBM may consider:

- the seriousness of the conduct;
- actual or potential harm;
- the reliability of available information;
- whether conduct was intentional, reckless, negligent, or inadvertent;
- whether misleading credential representations occurred;
- corrective actions taken;
- repeated or continuing conduct;
- prior relevant NIBM disciplinary history;
- cooperation with the review;
- evidence of remediation; and

- whether a lesser corrective action would adequately protect credential integrity and the public.
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27. Suspension

A suspended credential is not considered active during the suspension period.

During suspension, the credential holder must not:

- represent the credential as active;
- imply current good standing; or
- use NIBM marks, badges, or credential references in a misleading manner.

NIBM may update the public credential-verification directory to reflect **Suspended** status.

A suspension may remain in effect for a specified period or until defined corrective requirements are satisfied.

28. Revocation

Revocation terminates NIBM's recognition of the credential unless NIBM later approves reinstatement.

A person whose credential has been revoked must stop representing it as active or current.

NIBM may update the public credential-verification directory to reflect **Revoked** status.

29. Expiration and Voluntary Surrender

Expiration alone does not constitute misconduct.

A credential may be displayed as **Expired** when its validity period ends without renewal.

A credential holder may voluntarily surrender a credential subject to applicable NIBM requirements.

Voluntary surrender does not necessarily terminate an ongoing credential-integrity review if NIBM determines that completing the review is reasonably necessary to protect the accuracy, integrity, or reliability of its credentialing records.

30. Public Disclosure of Disciplinary Status

NIBM may display a credential's current verification status, including:

- Active;
 - Expired;
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- Inactive;
- Suspended;
- Revoked; or
- Voluntarily Surrendered.

NIBM ordinarily will not publish:

- unsubstantiated allegations;
- complaint narratives;
- witness statements;
- confidential investigative correspondence;
- detailed evidentiary records; or
- sensitive personal information.

A public NIBM status notation should not imply that a governmental licensing or regulatory authority took disciplinary action unless that is factually true and clearly identified.

31. Reconsideration and Appeal

A credential holder may request reconsideration of a suspension, revocation, denial of renewal, or other substantial adverse credential decision by submitting a written request within **30 calendar days** after NIBM sends written notice of the decision.

The request should identify:

- the decision being challenged;
- the specific basis for reconsideration;
- any claimed factual or procedural error; and
- material new information that was not reasonably available during the original review.

NIBM may:

- affirm the decision;
- modify the decision;
- reverse the decision; or
- return the matter for additional review.

Where reasonably practical, the person who made the original final disciplinary decision should not be the sole person deciding the appeal.

Unless NIBM determines otherwise, the credential's current operative status may remain reflected in the public credential-verification directory while reconsideration is pending.

32. Reinstatement

NIBM may permit reinstatement of an expired, suspended, surrendered, or revoked credential when appropriate.

Possible reinstatement requirements may include:

- corrective education;
- updated professional development;
- satisfaction of outstanding credential requirements;
- evidence of current qualifications;
- payment of applicable fees; and
- evidence that circumstances underlying prior action have been adequately addressed.

Reinstatement is not automatic.

33. Anti-Retaliation

NIBM prohibits retaliation within its credentialing processes against a person who:

- makes a good-faith complaint;
- participates in an investigation;
- provides information; or
- exercises a right under NIBM policy.

This provision does not protect knowingly false statements, malicious fabrication, harassment, or abuse of the complaint process.

34. Record Retention

NIBM may retain application, credential, complaint, investigation, disciplinary, appeal, and credential-status records for as long as reasonably necessary for:

- credential administration;
- legal and regulatory compliance;
- dispute resolution;
- fraud prevention;
- protection of credential integrity; and
- other legitimate organizational purposes.

Retention and disposal are subject to applicable privacy, security, and records requirements.

Geographic and International Availability

35. Geographic and Legal Availability

NIBM programs, workshops, webinars, courses, and certifications are offered only where legally permitted.

The availability of an NIBM website, course page, application, enrollment process, or payment option in a particular state, territory, province, country, or other jurisdiction does not constitute a representation that every NIBM program or credential is approved, authorized, recognized, or appropriate in that jurisdiction.

NIBM may restrict, decline, suspend, or cancel enrollment, participation, payment processing, certification, renewal, or credential issuance when reasonably necessary to comply with:

- U.S. federal law;
 - applicable state, territorial, provincial, national, or local law;
 - sanctions or trade restrictions;
 - professional licensing requirements;
 - education or training regulations;
 - privacy or consumer-protection requirements; or
 - other applicable legal or regulatory obligations.
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36. International Applicants

International applicants are responsible for determining whether an NIBM program or credential is appropriate for their professional role and recognized or accepted by their:

- employer;
- licensing authority;
- regulator;
- professional association;
- educational institution;
- insurer; or
- jurisdiction.

This applicant responsibility does not eliminate or transfer any legal or regulatory obligation that independently applies to NIBM.

37. Recognition of NIBM Credentials

NIBM does not represent or guarantee that every employer, licensing authority, professional association, educational institution, insurer, governmental agency, or jurisdiction will recognize or accept an NIBM credential.

Applicants should verify any specific employment, licensing, continuing professional education, professional, reimbursement, educational, or regulatory requirement before relying on an NIBM credential for that purpose.

38. Sanctions and Restricted Transactions

NIBM may screen applicants, purchasers, credential holders, organizations, transactions, and geographic locations when reasonably necessary to comply with U.S. sanctions or other applicable trade restrictions.

NIBM may decline, block, refund, suspend, or cancel a transaction, enrollment, certification, renewal, or other credentialing activity when required by law or when NIBM reasonably determines that proceeding could violate applicable sanctions or trade restrictions.

39. Minimum Age

As an NIBM eligibility requirement, applicants must ordinarily be **at least 18 years of age** to apply for or receive an NIBM certification or micro-certification unless a particular program expressly establishes a different lawful eligibility standard.

40. Privacy and International Data

Personal information collected from applicants and credential holders will be handled in accordance with NIBM's Privacy Policy and applicable privacy and data-protection law.

Depending on an individual's location and the nature of NIBM's activities, additional privacy rights or requirements may apply.

The NIBM Privacy Policy governs the organization's broader collection, use, disclosure, retention, security, and processing of personal information and should be read together with this Policy & Code.

Organizational and Legal Provisions

41. NIBM's Role and Limitations

NIBM establishes private professional development, continuing professional education, and credentialing standards.

Unless expressly stated otherwise, NIBM does not:

- employ or supervise credential holders;
- direct their independent professional practice;
- issue governmental professional licenses;
- determine an individual's legal scope of practice;
- guarantee competence indefinitely after certification;
- guarantee employment, compensation, advancement, or professional outcomes; or
- assume responsibility for a credential holder's independent acts or omissions.

Employers, organizations, credential holders, and members of the public remain responsible for appropriate independent verification and due diligence.

42. Relationship to Professional Licensure

NIBM certification is separate from governmental professional licensure.

Credential holders must independently satisfy all applicable:

- licensing requirements;
- registration requirements;
- supervision requirements;
- title-protection laws;
- employer requirements; and
- governmental or regulatory requirements.

No NIBM credential may be used to circumvent such requirements.

43. Institutional and Regulatory Status

NIBM will describe its institutional, educational, certification, and regulatory status accurately.

NIBM will not claim accreditation, approval, exemption, authorization, recognition, or other regulatory status unless there is a reasonable factual and legal basis for the claim.

NIBM will not state or imply that it is accredited by a governmental or federally recognized accrediting organization unless that representation is factually accurate.

The nature of a specific NIBM program, its duration, cost, intended audience, marketing, and applicable jurisdiction may affect the regulatory requirements that apply to that program.

44. Institutional Partnerships

Any partnership, affiliation, articulation, collaboration, or other organizational relationship involving NIBM must be described accurately.

Unless expressly established:

- collaboration with an accredited institution does not make NIBM itself accredited;
 - another institution's accreditation does not automatically extend to an NIBM credential;
 - affiliation does not imply endorsement of every NIBM program or activity; and
 - participation in a joint activity does not create rights, approvals, or recognition beyond those actually established.
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45. Use of NIBM Name and Marks

NIBM's name, logos, credential titles, badges, certification marks, and related intellectual property may be used only as authorized.

Credential holders may accurately identify credentials they have legitimately earned.

They may not use NIBM intellectual property in a manner that falsely implies:

- employment by NIBM;
- agency on behalf of NIBM;
- authority to issue NIBM credentials;
- partnership or affiliation that does not exist;
- endorsement of unrelated products or services; or
- current credential status when the credential is not active.

NIBM may require unauthorized or misleading uses to stop.

46. Changes to Policies and Standards

NIBM may revise certification requirements, ethical standards, credential-verification procedures, program requirements, and administrative policies when reasonably necessary.

Material changes should identify an effective or revision date and should be communicated appropriately.

Changes should not be represented as retroactively applicable when doing so would be misleading, unlawful, or inconsistent with applicable obligations.

47. Severability

If any provision of this Policy & Code is determined to be invalid, unlawful, or unenforceable, the remaining provisions should continue to apply to the fullest extent permitted by law.

48. Governing Law

Subject to applicable federal law, mandatory consumer-protection law, privacy and data-protection law, and other rights or obligations that cannot lawfully be waived, NIBM may specify that its organizational policies are governed by the laws of the State of Arizona.

Because NIBM may serve individuals located outside Arizona and outside the United States, the final governing-law, forum-selection, arbitration, and dispute-resolution provisions, if any, should receive qualified legal review before publication.

STATUS OF §48: Pending qualified legal review. Section 48 does not currently establish a binding choice of law, forum, arbitration requirement, or dispute-resolution procedure.

Effective and Revision Dates

Original Policy Effective: July 29, 2020

Revised Policy Effective: October 17, 2026

Last Reviewed: October 17, 2026

This revision was formally adopted effective October 17, 2026. Expanded complaint, disciplinary, public-verification, appeal, international, and related provisions are not represented as having been effective since July 29, 2020.

Contact NIBM

Questions concerning NIBM policies, credential verification, credential records, professional standards, or credential-integrity matters may be directed to:

National Institute of Behavioral Medicine

Email: admin@nibm.org

Website: nibm.org

ADMINISTRATIVE SUBMISSION INSTRUCTIONS

Complaints and Appeals

This administrative addendum provides the submission address for written complaints and reconsideration requests described in the NIBM Policy & Code of Professional and Ethical Conduct.

§19 — Written Complaints

Written complaints concerning NIBM credential holders may be submitted to admin@nibm.org. Include a description of the concern, relevant dates, and available supporting information.

§31 — Reconsideration and Appeal

Written requests for reconsideration must be submitted within 30 calendar days after NIBM sends written notice of the decision and may be emailed to admin@nibm.org.

Submission email: admin@nibm.org

These instructions identify a submission channel; they do not alter the original policy's complaint review criteria, appeal deadline, eligibility requirements, or available decisions.

The revised policy effective date and last-reviewed date remain October 17, 2026. Section 48 remains pending qualified legal review and does not currently establish a binding governing-law or dispute-resolution term.