

Associate Handbook

October 22, 2018

New Heritage Insurance LLC

ASSOCIATE HANDBOOK

**272 Locust St.
Columbia PA 17512**

Welcome to New Heritage Insurance LLC

On behalf of all of your fellow team members, I welcome you to our Agency and wish you every success here.

We believe each Associate contributes directly to our Agency's growth and success and we trust you will take pride in being a member of our team.

This handbook was developed to answer some of your questions about New Heritage Insurance LLC and to outline the policies, programs, and benefits available to eligible Associates. I encourage you to familiarize yourself with the contents of the Associate Handbook as soon as possible, for it will be a valuable resource in your employment with New Heritage Insurance LLC.

We hope that your experience here will be challenging, enjoyable, and rewarding. Again, welcome!

Sincerely,

Nate Bunty, CIC
Principal

TABLE OF CONTENTS

INTRODUCTION	1
Introductory Statement	2
EMPLOYMENT	4
Nature of Employment	5
Equal Employment Opportunity	6
Immigration Law Compliance	7
Associate Relations	8
Employment Categories	9
Associate Personnel Files	11
Employment Reference/Background Checks	12
TIMEKEEPING AND PAYROLL	13
Timekeeping and Payroll	14
Compensation Administration	15
Pay Days	16
Overtime for Nonexempt Associates	17
Probationary Period	18
Performance Evaluations	19
WORK POLICIES	20
Work Schedules	21
Meal Periods	22
Attendance and Punctuality	23
Associate Conduct and Work Rules	24
Sexual and Other Unlawful Harassment	25
Associate Concerns	27
Progressive Discipline	28
Employment Termination	30
Alcohol, Drug and Substance Abuse	31
Conflict of Interest	33
Use of Communication Systems	35
Computer/Internet Usage Policy	37
Personal Appearance	39
Social Media	40
SAFETY, HEALTH AND SECURITY	43
Work-related Injuries	44
Security	45

BENEFITS	46
Associate Benefits	47
Health Insurance	48
Dental Insurance	48
Vision Plan	48
Group Life and Accident Insurance	48
Short-Term Disability	49
Long-Term Disability	49
Vacation	50
Paid Sick Leave	51
Paid time Off	52
Holidays	53
Bereavement Leave	54
Jury Duty Leave	55
Military Leave	56
Workers' Compensation Insurance	57
Social Security Benefits	58
Family and Medical Leave	59
Health Coverage Continuation	62
Educational Assistance	64
Retirement Plan	65
ASSOCIATE NON-DISCLOSURE	66
ASSOCIATE ACKNOWLEDGMENT	68

INTRODUCTION

*New Heritage Insurance LLC * Associate Handbook*

INTRODUCTORY STATEMENT

Effective Date 10/22/2018

This Associate handbook will give you important information about working at New Heritage Insurance LLC hereinafter referred to as the Agency. The policies in this handbook explain many of the benefits of working here. The handbook also explains what we expect of you and tells about many of our policies, practices and procedures.

However, this handbook cannot cover every situation or answer every question about policies and benefits at the Agency. Sometimes we may need to change the handbook. The Agency has the right to add new, change, amend or delete policies at any time. The only policy we will never change or cancel is our employment-at-will policy. The employment-at-will policy allows you or the Agency to terminate your employment at any time for any reason. The employment-at-will policy is further described in the policy titled *Nature of Employment*. If we make changes to the handbook, we will tell you about the changes.

EMPLOYMENT

NATURE OF EMPLOYMENT

Effective Date 10/22/2018

Just as an Associate may resign at any time for any reason or for no reason, the Agency reserves the right to release an Associate at any time for any reason or no reason, with or without cause, and without notice. No representative or member of the Agency has the authority to enter into an agreement for employment for any specified period of time, or to make an agreement contrary to the provisions contained in the Associate Handbook, except one of the officers, and any such change and/or agreement must be made in writing directed to you personally and signed by an officer. This Handbook supersedes all other prior and subsequent verbal or written policies, statements, understandings, or agreements made to you about the terms and conditions of your employment, salary and/or benefits.

EQUAL EMPLOYMENT OPPORTUNITY

Effective Date 10/22/2018

In order to provide equal employment and advancement opportunities to everyone, employment decisions at the Agency are based on merit, qualifications, and abilities. The Agency has been and will continue to be an equal opportunity Agency. The Agency will not discriminate in employment opportunities or practices on the basis of race, color, religion, sex, national origin, age, disability, citizenship or any other characteristic protected by law. The Agency will assure that all employment decisions are intended to be based solely on the qualifications presented by the individual for the respective position.

Should you have any questions or concerns about any type of discrimination in the workplace, you are encouraged to bring these issues to the attention of your immediate supervisor or the Principal, who has the overall responsibility for administration of this policy. You may raise concerns and make reports without fear of reprisal. Anyone found to be engaging in any type of unlawful discrimination will be subject to disciplinary action, up to and including termination of employment.

IMMIGRATION LAW COMPLIANCE

Effective Date 10/22/2018

The Agency complies with the Immigration Reform and Control Act of 1986, administered by the Department of Homeland Security, and is committed to employing only United States citizens and others who are authorized to work in the United States.

As a condition of employment, each new Associate must properly complete, sign, and date the first section of the Department of Homeland Security Form I-9. Before commencing work, newly rehired Associates must also complete the form if they have not previously filed an I-9 with the Agency, if their previous I-9 is more than three years old, or if their previous I-9 is no longer valid.

ASSOCIATE RELATIONS

Effective Date 10/22/2018

The Agency believes the work conditions, salary and benefits it offers you are competitive with those offered by other organizations in this area and in this industry. If you have concerns about work conditions or compensation, you are strongly encouraged to share these concerns directly with your supervisor or any member of management.

Our experience has shown that when you deal openly and directly with your supervisor, the work environment can be excellent, communications can be clear and attitudes can be positive. We believe that our Agency amply demonstrates its commitment to Associates by responding to Associate concerns.

In an effort to protect and maintain direct Agency/Associate communications, we acknowledge your right and strongly encourage you to speak for yourself.

Open-Door Policy

If something is bothering you, if you are discouraged, worried, frustrated, or upset about your work, you cannot function at peak efficiency. We encourage you to discuss the matter in confidence with your supervisor or other member of the management team. Many work-related problems can be resolved through informal discussions.

EMPLOYMENT CATEGORIES

Effective Date 10/22/2018

It is the intent of the Agency to clarify the definitions of employment classifications so that you understand your employment status and benefit eligibility. These classifications do not guarantee employment for any specified period of time. Accordingly, the right to terminate the employment relationship at will at any time is retained by both you and the Agency.

Each Associate is designated as either ***nonexempt*** or ***exempt*** from federal and state wage and hour laws. Nonexempt Associates are entitled to overtime pay under the specific provisions of federal and state laws. Exempt Associates are excluded from specific provisions of federal and state wage and hour laws.

In addition to the above categories, each Associate will belong to one other employment category:

REGULAR FULL-TIME Associates are those who are not in a temporary or probationary status and who are regularly scheduled to work the Agency's full-time of at least 32 hours per week. Generally, they are eligible for the Agency's benefit package, subject to the terms, conditions, and limitations of each benefit program.

REGULAR PART-TIME Associates are those who are not assigned to a temporary or probationary status and who are regularly scheduled to work less than 32 hours per week.

While regular Associates receive all legally mandated benefits (such as Workers' Compensation and Social Security benefits), they may or may not be eligible for other Agency benefits.

PROBATIONARY Associates are those whose performance is being evaluated to determine whether further employment in a specific position or with the Agency is appropriate. Associates who satisfactorily complete the 90 day Probationary Period will be notified of their new employment classification. While they do receive all legally mandated benefits (such as Workers' Compensation and Social Security benefits), they may or may not be eligible for other Agency benefits. If the Agency determines that the designated Probationary Period does not provide sufficient time to thoroughly evaluate the Associate's performance, the Probationary Period may be extended for a specified period.

TEMPORARY Associates are those who are hired as interim replacements to temporarily supplement the work force or to assist in the completion of a special project. Employment beyond any initially stated period does not in any way imply a change in employment status. Temporary Associates retain that status unless and until notified in writing of a change. While temporary Associates receive all legally mandated benefits (such as Workers' Compensation Insurance and Social Security), they are ineligible for all of the Agency's other benefit programs.

ASSOCIATE PERSONNEL FILES

Effective Date 10/22/2018

It is your responsibility to promptly notify your supervisor or the Principal of any changes in personal data. Personal mailing address, telephone number, number and names of dependents, life insurance beneficiary, individuals to be contacted in the event of an emergency, educational accomplishments, licenses, certifications and other important information in personnel files should be accurate and current at all times.

Associate personnel files are the property of the Agency and access to the information they contain is restricted. Generally, only you, your immediate supervisor, or Agency management who have a legitimate reason to review information in your file and those otherwise authorized by law are allowed to do so. Personnel files may not be removed from the office.

You may review material in your file no more than once annually after you provide a written request. You may review your file under supervision and record your own personal notes of the material in your file. You are not, however, entitled to a copy of any documents in your file.

EMPLOYMENT REFERENCE AND BACKGROUND CHECKS

Effective Date 10/22/2018

To ensure that individuals who become Associates of the organization are qualified to meet job requirements, it is the policy of the Agency to check employment application information, resumes and employment references of all applicants to verify accuracy.

The Violent Crime Control and Law Enforcement Act (VCCLEA) requires that insurance agencies not employ individuals who have been convicted of a felony involving dishonesty or breach in trust, unless written authorization is granted by the appropriate insurance regulatory official. As a result, we reserve the right to conduct criminal background checks on any Associate at anytime, which may include local, state and national searches.

Because Associates may have access to confidential client and organization information, reference checks may also include Department of Motor Vehicle and other public records.

Only the appropriate management personnel is authorized to respond to all reference check inquiries from other employers. All such requests from outside sources must be referred to management. Responses to such inquiries will confirm only dates of employment, wage rates and position(s) held, unless prior written authorization is given by the Associate to reveal other specific information.

TIMEKEEPING AND PAYROLL

TIMEKEEPING AND PAYROLL

Effective Date 10/22/2018

Federal and state laws require that the Agency keep an accurate record of hours of work and rates of pay to calculate compensation and certain benefits for all Associates.

If you are a nonexempt Associate, all elapsed time from when you start work until you finish work is normally computed and paid as hours worked. Uninterrupted meal periods of 30 minutes or more are not considered time worked and are not included in pay. Travel time from home to work and the return home at the end of the workday is outside the scope of employment and not considered time worked.

Authorization is required from your supervisor in advance for nonexempt Associates to work beyond your regularly scheduled hours.

Nonexempt Associates should accurately record the time they begin and end their work, as well as the beginning and ending time of each meal period. Overtime hours should always be approved by your supervisor in advance. However, in the event a nonexempt Associate incurs overtime without authorization, the Associate is required by federal and state law to be paid and the time is to be recorded by the Associate.

Altering, falsifying, tampering with time records, recording time on another Associate's timecard or working unauthorized overtime may result in disciplinary action, up to and including termination of employment.

You should plan your time so you report promptly, ready to begin work, at your scheduled starting time and remain on the job until your scheduled stop time, with authorized break periods.

Exempt Associates shall be compensated a fixed regular weekly base salary, regardless of the number of hours worked in each week. While exempt Associates may be expected to log a certain schedule of hours of work, or record time to determine productivity and eligibility for certain benefits, the time worked shall not determine pay. In addition, the 30 minute meal break shall not apply.

COMPENSATION ADMINISTRATION

Effective Date 10/22/2018

Your total pay includes the amount in your paycheck and the benefits and other services the Agency provides.

The compensation plan for the Agency is set up to reward you when you perform your job competently and demonstrate a collaborative approach to working with others as a member of our team. Forms of compensation may include hourly rate, salary, commission or bonus, depending on your position with the Agency.

Your supervisor reviews how you perform your job on a regular basis. Should you qualify for a pay increase, it will be determined based on your overall job performance. Refer to *Performance Evaluations* in this handbook.

PAY DAYS

Effective Date 10/22/2018

All Associates receive their regular pay bi-weekly. Your paycheck includes earnings for all work performed during the pay period beginning on Sunday and ending on Saturday, with required and authorized voluntary deductions. Nonexempt Associates are to submit their time card or time sheet to their manager at the end of each pay period.

Other than withholding taxes, the Agency shall not make deductions for any other purpose that is not specifically authorized by you. Garnishment of your pay (the withholding of funds from an Associate's paycheck for the repayment of fines or private debts) shall not be initiated without a court order requiring the Agency to do so.

OVERTIME FOR NONEXEMPT ASSOCIATES

Effective Date 10/22/2018

There may be times when the Agency cannot meet its operating requirements or other needs during regular working hours. If this happens, we may schedule Associates to work overtime hours. When possible, we will try to give you advance warning of a mandatory overtime assignment.

It is our policy that overtime may not be worked without the approval and authorization of the supervisor. We try to distribute overtime assignments equitably among all Associates who are qualified to perform the required work.

Nonexempt Associates will receive overtime pay in accordance with the federal and state wage and hour laws. Overtime compensation is paid at one and one half (1½) times the Associate's regular hourly rate for any hours worked in excess of forty (40) in a workweek. Overtime pay is based on the actual hours worked. For this reason, time off for sick leave, vacation and other paid or unpaid leaves of absence are not counted as hours worked when calculating overtime pay.

In the event a nonexempt Associate incurs overtime without authorization, the Associate is required by federal and state law to be paid. If the overtime is incurred without prior authorization, we expect our Associate to notify the supervisor promptly, so the event may be resolved quickly. The Associate, however, may be subject to discipline, up to and including termination, if the supervisor is not informed timely before or after the unauthorized overtime is incurred.

PROBATIONARY PERIOD

Effective Date 10/22/2018

The Agency's Probationary Period is intended to give you the opportunity to demonstrate your ability to achieve a satisfactory level of performance and to determine whether the new position meets your expectations. The Agency uses this period to evaluate your capabilities, work habits, and overall performance and to determine whether further employment in your position or with the Agency is appropriate. Either you or the Agency may end the employment relationship at any time during or after the Probationary Period, with or without cause or notice.

All new Associates work on an "probationary" basis for the first ninety (90) days beginning with their date of hire. If you are promoted or transferred within the Agency, you may be required to complete a secondary Probationary Period of the same length. An absence during this time may extend an Probationary Period by the length of the absence depending on the reason. If the agency determines that the designated Probationary Period does not provide sufficient time to thoroughly evaluate the employee's performance, the Probationary Period may be extended for a specified period.

Should you be promoted or transferred within the Agency and be unsuccessful in the new position, you may be removed from that position at the sole judgment of the Agency management. If this occurs, the Agency will attempt to return you to your former position or to a comparable position for which you are qualified, depending on such availability and the Agency's needs. However, your return to another comparable position, or any position, is not guaranteed.

Upon satisfactory completion of the Probationary Period, you enter the regular employment classification.

During the Probationary Period, you are eligible for those benefits that are required by law (such as Workers' Compensation Insurance and Social Security). You may also be eligible for other Agency provided benefits, subject to individual plan terms and conditions.

PERFORMANCE EVALUATIONS

Effective Date 10/22/2018

Supervisors and Associates are strongly encouraged to discuss job performance and goals with their Associates on a regular basis. While your performance is reviewed during the Probationary Period, it provides your supervisor and you the opportunity to discuss your new job responsibilities, and for you to learn the standards and performance requirements of your job. At the end of this period, a formal written performance appraisal is conducted that documents your progress.

Thereafter, written performance appraisals are conducted at least annually, as scheduled by your supervisor, to provide both you and your supervisor further opportunity to discuss job tasks, identify and correct development needs, encourage and recognize strengths and discuss positive, purposeful approaches for meeting goals.

Merit-based pay adjustments established by Agency management are awarded to recognize competent Associate performance. The decision to award an adjustment is based on factors that include, but are not limited to, your performance, behavior and attendance.

WORK POLICIES

WORK SCHEDULES

Effective Date 10/22/2018

The Agency's office hours are 9:00 A.M. through 5:00 P.M., Monday through Friday.

The standard workweek for full-time Associates consists of 40 working hours, exclusive of an unpaid meal period. Staffing needs and operating demands may create variations in the start and end of the workday as well as the hours scheduled each workweek.

Under certain circumstances, work schedules may change without notice. You will be expected to work such schedule changes, if the need arises.

Certain Agency positions may, in the normal conduct of business, be in and out of the office frequently during normal working hours. Such activity shall not be construed as a violation of established business hours.

MEAL PERIODS

Effective Date 10/22/2018

Associates are typically allowed one meal period each day of 45 minutes. Your supervisor, at his or her discretion, will schedule meal periods to accommodate operating requirements.

If you are a nonexempt Associate, you will be relieved of all active responsibilities and restrictions during the meal period time and will not be compensated for this time. Should incidental work occur during this time, it is to be recorded on your timesheet and reported to your supervisor. Failure to notify your supervisor of the incurred work time may subject you to disciplinary action, up to and including termination.

ATTENDANCE AND PUNCTUALITY

Effective Date 10/22/2018

To maintain a productive work environment, the Agency expects you to be reliable and punctual in reporting for work. Absenteeism and tardiness place a burden on other Associates and the Agency. In those instances when you cannot avoid being late to work or are unable to work as scheduled, you should notify your supervisor as soon as possible in advance of the tardiness or absence.

A pattern of absence or tardiness is disruptive. Either may lead to disciplinary action, up to and including termination of employment.

You are expected to contact your supervisor directly as early as possible in advance of any absence or tardiness, but in no event later than the start of your scheduled workday. Should your supervisor not be available, you must notify any member of the management team or other designated individual, provide the reason for your tardiness or absence and supply a telephone number where you can be contacted. Your supervisor may, as he or she feels appropriate, contact you. Unless you are on an approved leave of absence, your supervisor or a member of the management team must be contacted within the same time period for each day of absence or tardiness.

Your supervisor must be given notice of the length of time you are expected to be tardy or absent. Management may request written medical verification for absence due to illness.

Any tardiness or absences from scheduled work time will be considered to be an unauthorized absence unless proper notice is submitted. Tardiness is any amount of time not worked during a designated work period as a result of unauthorized lateness, early quit or late return from break.

Unauthorized absence is the Associate's failure to be present at his/her work area for any part of a scheduled work period or scheduled workday without authorization. It is the supervisor's responsibility to apply an appropriate disciplinary process when an Associate is absent without authorization. Please refer to *Progressive Discipline* in this handbook.

If you are absent from work for three (3) consecutive working days and fail to notify your supervisor of your absence each day, your employment shall be considered a voluntarily termination.

ASSOCIATE CONDUCT AND WORK RULES

Effective Date 10/22/2018

We have certain rules of conduct that must be followed if we are to perform our job duties and responsibilities to the best of our abilities. Rules are necessary to protect all employees and to get work done in an efficient and orderly manner. The following list contains examples of some of the conduct that is prohibited and that may result in discipline, up to and including discharge. The following is neither a complete nor exhaustive list, rather only serves as an illustration of some of the conduct or circumstances that are to be avoided and that, at the Agency's sole discretion, may result in disciplinary action, up to and including discharge. The examples are in no way a limitation on or intended to change the Agency's at-will policy.

- Theft or inappropriate removal, possession, or damage of Agency property;
- Falsification of timekeeping records or application information;
- Possession, distribution, sale, transfer, use or working under the influence of controlled substances in the workplace, while on duty or while operating Agency owned vehicles or equipment;
- Fighting or threatening violence in the workplace;
- Negligence or improper conduct leading to damage of Agency-owned property;
- Insubordination or other disrespectful conduct;
- Violation of safety or health rules;
- Smoking or using any tobacco products in prohibited areas;
- Sleeping or the appearance of sleeping on the job;
- Sexual or other unlawful or unwelcome harassment;
- Possession of dangerous or unauthorized materials, such as explosives or firearms, on Agency property;
- Absenteeism or any absence without notice;
- Unauthorized absence from the work station during the work day;
- Unauthorized use of telephones, mail system, computers, communication systems or other Agency-owned equipment;
- Disclosure of confidential Agency, client, policyholder or personnel information to unauthorized persons;
- Violation of Agency policies;
- Unsatisfactory performance or conduct;
- Acts of sabotage or other interference with Agency operations;
- Unauthorized distribution or posting of literature on Agency property;
- Conducting personal business on Agency time;
- A felony conviction while employed by the Agency;
- Conduct that the Agency believes to be inappropriate or disruptive to the normal operation of the Agency.

SEXUAL AND OTHER UNLAWFUL HARASSMENT

Effective Date 10/22/2018

It is the Agency's policy that all Associates have a right to work in an environment free from discrimination, which includes freedom from harassment – whether that harassment is based on sex, age, race, national origin, religion, sexual orientation, marital status or membership in other protected groups. The Agency prohibits harassment of its Associates in any form: by supervisors, co-workers, customers or suppliers.

For the purpose of this policy sexual harassment is defined as follows: sexual flirtations, touching, advances, etc.; verbal abuse of a sexual nature; graphic or suggestive comments about an individual's dress or body; sexually degrading words to describe an individual; displaying sexually suggestive objects or pictures, including nude photographs, in the workplace. Sexual harassment also includes: explicitly or implicitly suggesting that submission to sexual conduct is a term or condition of an individual's employment; using submission or rejection of the conduct as a basis for employment decisions; substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

Such conduct may result in disciplinary action, up to and including dismissal of the Associate who harasses others. With respect to non-Associates, the offending parties will be asked to leave and not to return.

Specifically, no supervisor shall threaten or insinuate either explicitly or implicitly that any Associate's submission to or rejection of sexual advances will in any way influence any personnel decision regarding that Associate's employment evaluation, wages, advancement, assigned duties, shifts, or any other condition of employment or career development.

Other harassing conduct in the workplace, whether physical or verbal, committed by supervisors or others is also prohibited. This includes: slurs, jokes or degrading comments concerning sex, age, race, national origin, religion, sexual orientation, marital status, or membership in other protected groups; repeated offensive sexual flirtation, advances or propositions; continual or repeated abuse of a sexual nature; graphic verbal comments about an individual's body, and the display in the workplace of sexually suggestive objects or pictures. This also includes any uninvited and unwelcome physical contact or touching such as patting, pinching, or constant brushing against another's body.

Complaint Procedure

Should you believe you have been the subject of sexual harassment, you should report the alleged act immediately to your supervisor. If a complaint involves your supervisor, the complaint should be directed to the Principal or any member of Agency management.

You are urged to reduce any harassment complaint to writing. A written complaint should include a brief description of the incident(s), name(s) of the parties involved and the date(s) the incidents occurred. Every complaint, verbal or written, will be promptly investigated.

Any supervisor who witnesses conduct that the supervisor suspects to be harassment or who receives a complaint about harassment must immediately report the matter to Management.

Investigation

You may be assured that any complaint will be investigated in a timely and confidential manner. All complaints will be investigated thoroughly by an impartial Agency manager. In no event will information concerning a complaint be released to third parties or to anyone within the Agency who is not involved with the investigation. Nor will anyone involved be permitted to discuss the subject outside the investigation. Where the investigation confirms the allegations, appropriate corrective action will be taken.

All Associates shall be protected from coercion, intimidation, retaliation, interference or discrimination for filing a complaint or assisting in an investigation.

Violations of this policy will not be permitted. Any Associate or supervisor who violates this policy will be subject to appropriate disciplinary action based on the circumstances of each case, up to and including discharge.

The Agency will not tolerate any retaliatory action taken against an Associate for complaining about harassment. Anyone who retaliates against an Associate for complaining about harassment will be subject to discipline, up to and including discharge.

ASSOCIATE CONCERNS

Effective Date 10/22/2018

Should you have a concern about working conditions, your performance, your supervisor, your pay, or an Agency policy, you are strongly encouraged to share this concern openly and directly with your supervisor or other member of the management team.

Should your concern not be resolved at this level or you are reluctant to discuss the matter with your supervisor because of his/her involvement, you may share your concern at the next level of management up to the Principal for final resolution.

Our goal is to create a work environment where questions and concerns about it can be raised without fear of reprisal, that resolution is prompt and equitable and Associates can effectively carry out their work.

The Agency will strive to encourage and maintain direct Agency/Associate communications while protecting the right of its Associates to speak for themselves. In an effort to protect and maintain direct Agency/Associate communications, we acknowledge your right and strongly encourage you to speak for yourself.

PROGRESSIVE DISCIPLINE

Effective Date 10/22/2018

Involuntary termination of employment is a serious matter and may be detrimental to your employment record. The section of this handbook called *Associate Conduct and Work Rules* list examples of specific, unacceptable behavior, which may, depending on the severity, result in your discipline or termination. The Agency reserves the right, in cases of serious misconduct, to take all appropriate disciplinary action apart from the process outlined below, up to and including termination of employment, with or without notice.

The Agency may attempt to assist you to resolve any conduct, attendance, performance, or other problems through a progressive approach, which includes:

- A clear description of the unacceptable behavior, including the specific instance(s) where it has occurred,
- An understanding of what the Agency will accept as proper behavior,
- Specific behavior-related objectives that must be accomplished,
- A defined period of time by which these must be accomplished,
- And, the consequences that may be expected for not having achieved the required objective.

Progressive Discipline at the Agency may consist of four steps:

STEP I – Developmental Review

A verbal warning and instructional session aimed at reorienting the Associate to change performance or conduct. A written notation, covering the above areas and signed by the supervisor, is placed in the Associate's Human Resource file.

STEP II – Corrective Review

A written statement to the Associate and the Human Resource file covering the above information, which alerts the Associate to a continuing violation of policy or performance problem. Its purpose is to offer a plan of action to correct the problem. The Associate should be encouraged to acknowledge the statement by signing it as well.

STEP III – Critical Review

A formal written statement of warning, including the above information, which clearly places the Associate on notice that should the problem not be resolved by a specific date, immediate dismissal will result. Up to three days' suspension from work without pay may result at this level of discipline.

STEP IV – Termination

Immediate termination from employment will occur at this step. Agency management is pledged to play a supportive role throughout this process and will offer you all reasonable

assistance. Employment with the Agency is at the mutual consent of the Agency and you, the Associate, and either party may terminate that relationship at any time for any reason, with or without cause.

EMPLOYMENT TERMINATION

Effective Date 10/22/2018

Employment at the Agency is based upon mutual consent. Both you and Agency have the right to terminate employment at will, with or without cause, at any time. Termination of employment is an inevitable part of personnel activity within any organization and many of the reasons for termination are routine. Below are examples of some of the most common circumstances under which employment is terminated:

RESIGNATION – A voluntary employment termination initiated by an Associate. Under this category, the Agency requires at least two weeks advance notice from Associates in order to be eligible for any terminal benefits.

DISCHARGE – An involuntary employment termination initiated by the Agency. You may be released for reasons including, but not limited to:

- Failure to report for work (no call/no show)
- Completion of temporary employment
- Inability to satisfactorily perform the job
- Violation of Agency work rules

LAYOFF – An involuntary employment termination initiated by the Agency for non-disciplinary reasons.

RETIREMENT – A voluntary employment termination that you initiate by meeting age, length of service, and other criteria for retirement from the Agency.

Generally, accrued benefits which are due and payable at termination will be paid with proper notice. Some benefits may be continued at your expense if you choose. You will be notified in writing of those benefits that may be continued and of the terms, conditions, and limitations of such continuance.

ALCOHOL, DRUG AND SUBSTANCE ABUSE

Effective Date 10/22/2018

It is in the best interest of the entire Agency to maintain a workplace which is free from the presence of alcohol, drugs, or other intoxicating substances and free from the impairments associated with improper alcohol and drug usage. Concerns with respect to Associate safety, health, production, quality and corporate competitiveness suggests that the Agency take an active approach to the resolution of suspected or identified substance abuse situations. In so doing, the Agency recognizes your right to be free of unreasonable intrusion into your private affairs, and the need to offer you assistance in solving your problems.

In order to protect its interests as an Agency, we must maintain and enforce rules and regulations. The Agency will discipline Associates for violation of its policy on drugs and alcohol or other controlled substance abuse. At the same time the Agency recognizes that medical authorities view alcoholism and drug addiction as an illness, and the Agency will not impose discipline on any Associate solely on the ground the Associate has admitted a problem and sought help. The Agency encourages Associates to seek help through established channels. Should you have a problem and takes steps to overcome the problem, we will work with you on a program to accomplish that objective.

The following shall be considered “prohibited substances” within the scope of this policy:

- Controlled substances listed under the Controlled Substance Act, including prescription drugs.
- Any paraphernalia used in conjunction with controlled substances.
- Look-a-like designer drugs.
- Alcoholic beverages.
- Any other intoxicating substance that causes physical or mental impairment.

The use, possession, transportation, distribution, promotion, sale or being under the influence of drugs or being under the influence of alcohol by an Associate while on business for the Agency or on the Agency premises is absolutely prohibited.

“Agency premises” is used in its broadest sense and includes all land, property, buildings, structures, installations, vehicles and any other means of conveyance owned by or leased by the Agency or otherwise being used for Organization purposes.

Off-the-job drug use which could adversely affect your job performance or which could jeopardize the safety of other Associates, the public, or Agency equipment, is proper cause for disciplinary action up to and including termination of employment. “Under the influence” shall mean that the Associate tests positive for the presence of any prohibited substance. Should you be arrested for off-the-job drug activity, you may be considered in violation of this policy.

To determine the action to be taken in the event of violation of this policy, management will consider the nature of the charges, your present job assignment, your performance record with the Agency and other factors related to the impact your arrest will have on the conduct of Agency business.

In addition to the testing for drug and alcohol use during the hiring process, you may be subject to testing for drug and alcohol use under the following conditions:

- Should you be directly involved in a job-related accident and/or eligible for Workers' Compensation benefits.
- Should you be directly involved in a property-damaging accident.

Should you be screened positive for illegal or improper drug or alcohol use, you may be subject to counseling, rehabilitation, and/or disciplinary action up to and including termination of employment. Should you refuse to consent to testing, your action will be interpreted as insubordination and may result in disciplinary action up to and including termination of employment.

The agency reserves the right to conduct reasonable searches of individuals, their personal affects, work areas and storage spaces on Agency premises. Such searches may be initiated without prior announcement. Should you refuse to consent to a search, it may result in disciplinary action up to and including termination of employment even for a first offense.

CONFLICT OF INTEREST

Effective Date 10/22/2018

As an Associate of the Agency, you have an obligation to conduct business within guidelines which prohibit actual or potential conflicts of interest. This policy establishes only the framework within which the Agency wishes the business to operate. These guidelines are to provide general direction so Associates can seek further clarification on issues related to the subject of acceptable standards of operation. Contact the Principal for more information or questions about conflicts of interest.

Transactions with outside firms must be conducted within a framework established and controlled by the Principal of the Agency. Business dealings with outside firms should not result in unusual gains for those firms. Unusual gain refers to bribes, product bonuses, special fringe benefits, unusual price breaks, and other windfalls designed to ultimately benefit either the Agency, you or both. Promotional plans that could be interpreted to involve unusual gain require specific approval of the Principal.

An actual or potential conflict of interest occurs when you are in a position to influence a decision, which may result in a personal gain for you or for a relative as a result of the Agency's business dealings. For the purposes of this policy, a relative is any person who is related to you by blood or marriage or whose relationship with you is similar to that of persons who are related by blood or marriage.

No "presumption of guilt" is created by the mere existence of a relationship with outside firms.

However, if you have any influence on transactions involving purchases, contracts or leases, it is imperative you disclose this fact to a member of the Agency management team as soon as possible so safeguards can be established to protect all parties.

Personal gain may result not only in cases where you or a relative has a significant ownership interest in a firm with which the Agency does business, but also when you or a relative receives any kickback, bribe, substantial gift or special consideration as a result of any transaction or business dealings involving the Agency.

Outside Employment

You are generally prohibited from holding an outside job which may serve a competitive business. Part time Associates may hold other non industry-related positions as long as they meet the performance standards of their job with the Agency. All Associates will be judged by the same performance standards and will be subject to the Agency's scheduling demands, regardless of any existing outside work requirements.

If the Agency determines that your outside work interferes with your performance or the ability to meet the requirements of the Agency as they are modified from time to time, you may be asked to terminate the outside employment if you wish to remain with the Agency.

Outside employment that constitutes a conflict of interest is prohibited. You may not receive any income or material gain from individuals outside the Agency for materials produced or services rendered while performing your job.

USE OF COMMUNICATION SYSTEMS

Effective Date 10/22/2018

An occasional personal telephone call of short duration will not be of concern to management. If you must place a long-distance personal call you use your personal telephone equipment or accounts.

The Agency asks that you apply common sense when receiving or making personal calls, local or long distance. Our expectation is the calls are infrequent and short in duration.

When you use the telephone throughout the workday you should always use the approved greeting and voice mail greeting and speak in a courteous and professional manner. Associates are expected to follow Agency-approved phone, email, and general communication etiquette and procedures.

Cell Phones

Associates must adhere to all federal, state or local rules and regulations regarding the use of cell phones while driving. Accordingly, Associates must not use cell phones if law, regulation or other ordinance prohibits such conduct.

Associates shall not use hand held cell phones for business purposes while driving. Should an Associate need to make a business call while driving, he or she shall locate a safe and lawfully designated area to park and make the call.

Unless otherwise authorized, Agency-provided cell phones shall be used only for business purposes.

While at work, Associates are expected to exercise the same discretion and courtesies in using personal cell phones, as is expected for use of business telephones.

Mail Services

The use of Agency-paid postage and shipping for personal correspondence is not permitted. You may use the Agency postal delivery system to mail your personal postage-paid items.

E-Mail

The electronic mail (E-mail) and other information systems of the Agency are not to be used in a way that may be disruptive, violate confidentiality, be offensive to others, or harmful to morale. Expressly prohibited are the display or transmission of sexually explicit images, messages, cartoons, or any transmission or use of E-mail communications that contain ethnic slurs, racial epithets, or anything that may be construed as harassment or disparagement of others based on their race, national origin, sex, sexual orientation, age, disability, or religious or political beliefs. Violation of this policy may result in discipline, up to and including termination from employment.

You may use the Agency information systems for Agency business only. The E-mail system shall not be used to solicit or proselytize others for commercial ventures, religious, or political causes, outside organizations, or other non-job-related solicitations.

All electronic messages are Agency records. The Agency reserves the right to access and disclose all messages sent over its electronic mail or telephone systems for any purpose. Associates shall always be aware that E-mail has the same legal status as a written document. They are as binding, admissible and probative in court as other communications.

For privacy reasons, you shall not attempt to gain access to another Associate's personal file or E-mail messages without the latter's express permission. You shall not share your system password or otherwise expose your own password to others. However, Agency management reserves the right to enter an Associate's E-mail files whenever there is a business need to do so.

COMPUTER/INTERNET USAGE POLICY

Effective Date 10/22/2018

Computers, computer files, and software furnished to you are the Agency's property intended for business use. You shall not use a password, access a file, or retrieve any stored communication without authorization.

The Agency purchases and licenses the use of various computer software for business purposes and does not own the copyright to this software or its related documentation. Unless authorized by the software developer, the Agency does not have the right to reproduce such software for use on more than one computer.

You may not install external software on Agency-supplied computers, on privately owned computers that share files with Agency computers, or on the network without specific authorization by your supervisor. No files downloaded or uploaded to or from any medium or the Internet may be transferred to Agency computers or the network without an approved anti-virus check. You may not disable the anti-virus software program, for any reason, without specific authorization by the Principal. The nature of the Agency's business dictates that violators of this policy may be subject to discipline, up to and including dismissal from employment, even for a first offense.

You may only use software on local area networks or on multiple machines according to the software license agreement.

Your use of the company computer equipment and the Internet is subject to monitoring.

Transmittal and receipt of information over the Internet, software downloaded through the Internet, and information accessed on the Internet must be in compliance with applicable Software License and Copyright laws.

The transmittal and receipt of information, including data and software, must be in accordance with all applicable federal and state laws. The Agency's confidential and proprietary information may not be transmitted over the internet without prior approval from your supervisor.

Software downloaded through the Internet must be pre-approved by your supervisor and must be used and purchased according to United States Copyright Law and the Agency's purchasing practices. The purchase of downloaded software must be documented and the documentation retained as defined in software license and copyright compliance requirements.

The use of information accessed on the Internet must be for job-related business activities and be consistent with the Agency rules of conduct.

Supervisors may monitor the use of the Internet by Associates under their supervision. Supervisors, in consultation with the Principal, are responsible for determining the appropriate disciplinary action for any Associate under their supervision who does not comply with this policy.

The Agency computers may be audited for software downloaded through the Internet as defined in software license and copyright compliance restrictions.

The Agency prohibits the illegal duplication of software and its related documentation. You are to notify your immediate supervisor or any member of management upon learning of violations of this policy. Should you violate this policy, you may be subject to disciplinary action, up to and including termination of employment.

PERSONAL APPEARANCE

Effective Date 10/22/2018

Dress, grooming, and personal cleanliness standards contribute to the morale of all Associates and affect the business image the Agency presents to its clients, vendors, and the community.

During business hours, you are expected to present a clean and neat appearance. In addition, you are expected to maintain a high standard of personal hygiene.

We promote a “smart casual” style of dress. There is no official dress code, but team members should dress in a manner that makes them feel like, and perceived as a professional.

Consult your supervisor if you have questions as to what constitutes appropriate attire.

SOCIAL MEDIA

Effective Date 10/22/2018

At New Heritage Insurance LLC, we understand that social media can be a fun and rewarding way to share your life and opinions with family, friends and co-workers around the world. However, use of social media also presents certain risks and carries with it certain responsibilities. To assist you in making responsible decisions about your use of social media, we have established these guidelines for appropriate use of social media.

This policy applies to all associates who work for New Heritage Insurance LLC, or one of its subsidiary companies in the United States (New Heritage Insurance LLC). Managers and supervisors should use the supplemental Social Media Management Guidelines for additional guidance in administering the policy.

GUIDELINES

In the rapidly expanding world of electronic communication, social media can mean many things. Social media includes all means of communicating or posting information or content of any sort on the Internet, including to your own or someone else's web log or blog, journal or diary, personal web site, social networking or affinity web site, web bulletin board or a chat room, whether or not associated or affiliated with New Heritage Insurance LLC, as well as any other form of electronic communication.

The same principles and guidelines found in New Heritage Insurance LLC policies and three basic beliefs apply to your activities online. Ultimately, you are solely responsible for what you post online. Before creating online content, consider some of the risks and rewards that are involved. Keep in mind that any of your conduct that adversely affects your job performance, the performance of fellow associates or otherwise adversely affects members, customers, suppliers, people who work on behalf of New Heritage Insurance LLC's legitimate business interests may result in disciplinary action up to and including termination.

Know and follow the rules

Carefully read these guidelines, the New Heritage Insurance LLC Statement of Ethics Policy, the New Heritage Insurance LLC, Information Policy and the Discrimination & Harassment Prevention Policy, and ensure your postings are consistent with these policies. Inappropriate postings that may include discriminatory remarks, harassment, and threats of violence or similar inappropriate or unlawful conduct will not be tolerated and may subject you to disciplinary action up to and including termination.

Be respectful

Always be fair and courteous to fellow associates, customers, members, suppliers or people who work on behalf of New Heritage Insurance LLC. Also, keep in mind that you are more likely to resolve work-related complaints by speaking directly with your co-workers or by utilizing our Open Door Policy than by posting complaints to a social media outlet. Nevertheless, if you decide to post complaints or criticism, avoid using statements, photographs, video or audio that reasonably could be viewed as malicious, obscene, threatening or intimidating, that disparage customers, members, associates or suppliers, or that might constitute harassment or bullying.

Examples of such conduct might include offensive posts meant to intentionally harm someone's reputation or posts that could contribute to a hostile work environment on the basis of race, sex, disability, religion or any other status protected by law or company policy.

Be honest and accurate

Make sure you are always honest and accurate when posting information or news, and if you make a mistake, correct it quickly. Be open about any previous posts you have altered. Remember that the Internet archives almost everything; therefore, even deleted postings can be searched. Never post any information or rumors that you know to be false about New Heritage Insurance LLC, fellow associates, members, customers, suppliers, people working on behalf of New Heritage Insurance LLC or competitors.

Post only appropriate and respectful content

Maintain the confidentiality of New Heritage Insurance LLC trade secrets and private or confidential information. Trade secrets may include information regarding the development of systems, processes, products, know-how and technology. Do not post internal reports, policies, procedures or other internal business-related confidential communications.

Respect financial disclosure laws. It is illegal to communicate or give a "tip" on inside information to others so that they may buy or sell stocks or securities. Such online conduct may also violate the Insider Trading Policy.

Do not create a link from your blog, website or other social networking site to a New Heritage Insurance LLC website without identifying yourself as a New Heritage Insurance LLC associate.

Express only your personal opinions. Never represent yourself as a spokesperson for New Heritage Insurance LLC. If New Heritage Insurance LLC is a subject of the content you are creating, be clear and open about the fact that you are an associate and make it clear that your views do not represent those of New Heritage Insurance LLC, fellow associates, members,

customers, suppliers or people working on behalf of New Heritage Insurance LLC. If you do publish a blog or post online related to the work you do or subjects associated with New Heritage Insurance LLC, make it clear that you are not speaking on behalf of New Heritage Insurance LLC. It is best to include a disclaimer such as “The postings on this site are my own and do not necessarily reflect the views of New Heritage Insurance LLC.”

Using social media at work

Refrain from using social media while on work time or on equipment we provide, unless it is work-related as authorized by your manager or consistent with the Company Equipment Policy. Do not use New Heritage Insurance LLC email addresses to register on social networks, blogs or other online tools utilized for personal use.

Retaliation is prohibited New Heritage Insurance LLC prohibits taking negative action against any associate for reporting a possible deviation from this policy or for cooperating in an investigation. Any associate who retaliates against another associate for reporting a possible deviation from this policy or for cooperating in an investigation will be subject to disciplinary action, up to and including termination.

Media contacts

Associates should not speak to the media on New Heritage Insurance LLC’s behalf without contacting the Corporate Affairs Department. All media inquiries should be directed to them.

If you have questions or need further guidance, please contact your HR representative.

SAFETY, HEALTH AND SECURITY

WORK-RELATED INJURIES

Effective Date 10/22/2018

The Agency provides a uniform procedure for treating, reporting and documenting Associate work-related accidents, injuries, and illnesses. It is also Agency policy to return you to work as soon as possible after a medical opinion confirms that you are able to safely perform the required duties of your job without detriment to your health.

Reporting and Treatment

If you are injured on the job during work hours, you must notify your supervisor immediately and record all injuries in an incident report. If treatment is necessary, you will be sent to an appropriate medical facility.

Following medical treatment, you are responsible to notify your supervisor of any time you are unable to work as a result of a work-related injury or illness. In addition, you must provide your immediate supervisor with documentation from a physician regarding your ability to return to work and any limitations to your work duties, which may apply.

SECURITY

Effective Date 10/22/2018

You are expected to take personal responsibility for securing the Agency records, facilities and equipment used in the course of your job duties. Any observed suspicious activities, missing files, equipment or damage should be reported immediately to your supervisor. Accordingly, you are expected to maintain the security of records and keep your work area secure, neat and clean, within reasonable limits. See *Use of Communication Systems* and *Computer Internet Usage Policy*.

In addition, Agency is subject to federal and state laws governing the protection of non-public personal financial and health information. Agency maintains a security policy to comply with these legal requirements to which Associate is to strictly adhere.

Outside Visitors

To provide for the safety and security of Associates and the facilities at the Agency, only authorized visitors are allowed on the Agency premises. Restricting unauthorized visitors helps maintain safety standards, protects against theft, ensures security of equipment, protects confidential information, safeguards Associate welfare, and avoids potential distractions and disturbances.

All visitors should enter the Agency offices at the reception area and must register. Authorized visitors will receive directions or be escorted to their destination. You are responsible for the conduct and safety of your visitors.

BENEFITS

ASSOCIATE BENEFITS

Effective Date 10/22/2018

The Agency offers a wide range of insurance, leave and other benefits for which you may be eligible as an Associate of our Agency. Many of these programs (such as Social Security, Workers' Compensation, state disability, and unemployment insurance) cover all Associates in a manner prescribed by law.

Benefits eligibility is dependent upon a variety of factors, including your employment classification. Your supervisor or the Principal can identify the programs for which you and your dependents are eligible. Details of many of these programs, including any participating costs, can be found elsewhere in this Associate Handbook or in the Summary Plan Description (SPD), or its equivalent, provided at or prior to the time of enrollment.

Please feel free to contact your supervisor or the Principal with any questions related to these benefits. The Agency can amend, add or terminate non-statutory benefits at its discretion.

The following benefit programs are available to eligible Associates:

[Select and list Available Associate Benefits:

- Health Insurance Exchange Compensation
- Dental Insurance
- Vision Plan
- Long-Term Disability
- Vacation
- Paid Time Off (PTO)
- Holidays
- Jury Duty Leave
- Military Leave
- Workers' Compensation Insurance
- Social Security Benefits
- Family and Medical Leave
- Educational Assistance]

HEALTH INSURANCE EXCHANGE COMPENSATION

Effective Date 10/22/2018

The Agency does not sponsor health insurance plan. Instead, the Agency will assist team members in picking an individual health insurance plan. The Agency will then reimburse a portion of the monthly health insurance premiums as normal payroll compensation.

DENTAL INSURANCE

Effective Date 10/22/2018

The Agency dental insurance plan provides Associates access to dental insurance benefits. Regular full-time Associates are eligible to participate in the dental insurance plan.

Eligible Associates may participate in the dental insurance plan, subject to all terms and conditions of the plan.

VISION PLAN

Effective Date 10/22/2018

The Agency vision care insurance plan provides Associates access to vision care insurance benefits. Regular full-time Associates are eligible to participate in the vision care insurance plan.

Eligible Associates may participate in the vision care insurance plan, subject to all terms and conditions of the plan.

GROUP LIFE

Effective Date 10/22/2018

The Agency basic life insurance plan provides Associates with access to a group life plan. Regular full-time Associates are eligible to participate in the plan.

Eligible Associates may participate in the group life and accident insurance plan, subject to all terms and conditions of the plan.

LONG-TERM DISABILITY

Effective Date 1/1/2019

The Agency long-term disability (LTD) benefits program provides an income replacement to eligible Associates who cannot work because of qualifying disability conditions caused by an injury or illness. Regular full-time Associates are eligible for the LTD plan.

Eligible Associates may participate in the long-term disability plan, subject to all terms and conditions of the plan.

PAID TIME OFF (Alternative to Vacation, Sick, Personal and other leave using Benefit Year)

Effective Date 10/22/2018

The Agency offers time off with pay to eligible regular full-time Associates. Paid time off (PTO) is the collective term describing paid vacation, sick or personal time off that the agency provides for its full-time Associates.

Only full-time Associates will be eligible to take paid time off. Once you enter the regular full time employment classification you begin to earn paid vacation time in accordance with the following schedule:

Immediately	24 Hours (3 Days)
After three (3) months of eligible service	64 Hours (8 Days)
After three (3) years of eligible service	120 Hours (15 Days)
After five (5) years of eligible service	160 Hours (20 Days)
After ten (10) years of eligible service	240 Hours (30 Days)

All vacation or other personal leave is charged against the Associate's credited PTO eligibility. PTO benefits are not authorized for part-time or temporary Associates.

We calculate the length of your eligible service on the basis of a "benefit year". A "benefit year" is the 12-month period that begins on your employment anniversary each year. Your benefit year may be extended for any significant leave of absence except military leave of absence. (Military leaves do not affect the benefit year calculation.)

You may not take PTO in less than 4 hour or one-half (½) day increments. To schedule your time off, you must first ask for approval from your supervisor. If the need for PTO leave is foreseeable, Associates are expected to request leave from their supervisor with as much advance notice as possible for business planning purposes.

You will be paid for time off at your base pay rate as of the leave date. Pay for time off does not include overtime or any special forms of compensation such as incentives, commissions, bonuses, or differentials.

We encourage you to use your available PTO for rest and relaxation. If you do not use your available paid time off by the end of a benefit year your unused time will be forfeited.

If your employment terminates, you will forfeit any unused paid time off that has been earned.

HOLIDAYS

Effective Date 10/22/2018

The Agency grants holiday time off to all eligible full time Associates on the holidays listed below.

- New Year's Day
- Good Friday
- Independence Day
- Memorial Day
- Labor Day
- Thanksgiving Day
- The day after Thanksgiving
- Christmas Eve Day
- Christmas Day
- New Year's Eve (½ day)
- Associate's Birthday (Floating Holiday)

Should any of these days fall on a Saturday the office will be closed on the preceding Friday. If the holiday falls on a Sunday, the office will be closed on the following Monday.

The Agency will grant paid holiday time off to all regular Associates. You will receive pay at your straight time pay rate, as of the date of the holiday, or a single day of salary.

If an Agency holiday occurs during your vacation or other paid absence, unless you are receiving disability or Workers' Compensation benefits, holiday pay will be provided instead of the paid time off benefit which would have otherwise applied.

BEREAVEMENT LEAVE

Effective Date 10/22/2018

Should you wish to take time off due to the death of an immediate family member, you should notify your supervisor immediately. Paid time off, at your base rate of pay, will be granted for up to a maximum of three (3) working days.

Approval of bereavement leave will occur in the absence of unusual operating requirements. With your supervisor's approval, you may use any available paid leave, such as paid vacation, for additional time off.

The Agency defines "immediate family" as your:

- Spouse
- Child (including step-child)
- Parent (including step-parent)
- Sister (including step-sister)
- Brother (including step-brother)
- Grandparent
- Mother-in-law
- Father-in-law
- Grandchild

Request for time off to attend the funeral of an extended family member may be granted for one (1) day.

If there are extenuating circumstances that require you to be absent longer than the allotted number of days, an extension may be granted by the supervisor.

JURY DUTY LEAVE

Effective Date 10/22/2018

The Agency encourages you to fulfill your civic responsibilities by serving jury duty when required.

Jury duty pay will be the difference between the amount paid by the court and your straight time rate at the time jury duty occurs, for a period of up to two (2) weeks in any calendar year. This benefit will not include those persons who may volunteer as jurors. Regular full-time Associates are eligible for jury duty leave.

To receive jury duty pay you must show the jury duty summons to your supervisor as soon as it is received so arrangements can be made to accommodate your absence and you must submit verification of amounts paid by the court in order to receive the Agency portion. You are expected to report for work whenever the court schedule permits.

The Agency reserves the right to request release from jury duty on your behalf, when business necessity or potential hardship requires that you fulfill your work obligations.

Your group insurance benefits will continue during your jury duty absence.

MILITARY LEAVE

Effective Date 10/22/2018

You will be granted a military leave of absence, without pay, should you be absent from work because of service in the US Uniformed Services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). Advance notice of military service is required, unless military necessity prevents such notice or it is otherwise impossible or unreasonable.

Continuation of health insurance benefits is available as required by USERRA based on the length of the leave and subject to the terms, conditions, and limitations of the applicable plans for which the Associate is otherwise eligible.

Benefit accruals, such as sick leave, or holiday benefits, will be suspended during the leave, and will resume upon the Associate's return to active employment.

Associates on military leave for up to 30 days are required to return to work for the first regularly scheduled shift after the end of service, allowing reasonable travel time. Associates on longer military leave must apply for reinstatement in accordance with USERRA and all applicable state laws.

Associates returning from military leave will be placed in the position they would have attained had they remained continuously employed or a comparable one depending on the length of military service in accordance with USERRA. They will be treated as though they were continuously employed for purposes of determining benefits based on length of service.

WORKERS' COMPENSATION INSURANCE

Effective Date 10/22/2018

The Agency provides a comprehensive Workers' Compensation insurance program covering all Associates fully paid by the Agency. The program covers any injury or illness sustained in the course of employment, which requires medical, surgical or hospital treatment. Subject to applicable legal requirement, Workers' Compensation Insurance provides wage replacement benefits for illness or accident after a seven (7) day waiting period and compensates all medical expenses incurred.

Any Associate who sustains a work related injury or illness is required to inform a supervisor immediately, no matter how minor the injury or illness may appear. Failure to do so may affect your ability to promptly receive Workers' Compensation coverage.

Pennsylvania only (if applicable): In order to ensure that your medical treatment will be paid by the Agency or the insurance carrier, you must select from the physicians or other health care providers listed on the *Panel of Physicians*.

Neither the Agency nor the Workers' Compensation Insurance carrier will be liable for the payment of benefits for injuries that occur during your participation in any off-duty recreational, social or athletic activities sponsored by the Agency.

SOCIAL SECURITY BENEFITS

Effective Date 10/22/2018

As a wage earner, you are required by law to contribute a portion of your earnings to the Social Security trust fund from which benefits are paid. As your employer, the Agency is required to deduct this amount from your pay. In addition, the Agency matches your contribution, thereby paying a federally required portion of your Social Security contribution.

Generally Social Security provides monthly retirement income for life which is based on your work and earnings history. Full Social Security benefits are payable based upon a U.S. Government retirement schedule. Reduced benefits may be payable to you or your eligible spouse as early as age sixty-two (62). Should you become disabled while an active Associate, you may qualify for Social Security benefits if your disability is expected to last more than twelve (12) months. In the event of death, there may be other benefits available to your survivors. You should consult with representatives from the Social Security Administration to investigate any relevant claim you may have.

ASSOCIATE NON-DISCLOSURE OF CONFIDENTIAL INFORMATION

Effective Date 10/22/2018

The protection of confidential personal, business and trade secrets information, collectively known in this policy as “confidential information”, is of extreme importance to the success of Agency and which Agency will protect and defend from disclosure to unauthorized parties and/or piracy by Associate during and following employment with Agency.

Associate hereby acknowledges that by virtue of employment with Agency, he/she will have access to confidential information necessary for the performance of employment duties that would otherwise not be available to him/her if not for such employment. Such confidential information includes, but is not limited to, the following areas:

- Employee information
- Customer information, including, but not limited to, expiration dates, underwriting information, compilation of customer lists
- Financial information
- Compensation information
- Current or pending products or services
- Work products
- Marketing strategies
- Statistical data related to the Agency
- Any information maintained on the computer system and/or other information/communication systems

At all times during and following employment with Agency, the ownership of this confidential information remains with the Agency. Associate shall not, during or at any time after the termination of employment with the Agency, use for Associate or others, or disclose or divulge to others, any confidential information in violation of this policy, irrespective of whether or not Associate actually benefits. Associate acknowledges that Agency will strictly enforce this policy. Should Associate violate this policy, Associate shall be subject to disciplinary action, up to and including termination of employment and legal action. Agency shall be entitled to obtain injunctive relief with respect to any actual or threatened violation of this Agreement by Associate. Associate expressly agrees that he/she shall bear all costs and expenses, including reasonable attorneys’ fees and costs, incurred by Agency in enforcing the provisions of this policy.

Associate is required to review and sign this non-disclosure acknowledgment as a condition of employment.

I have read and understand my responsibilities related to non-disclosure of confidential information policy as outlined in this handbook.

By my signature on this form, I acknowledge I will comply with this non-disclosure policy.

ASSOCIATE SIGNATURE: _____

ASSOCIATE NAME (PRINTED): _____

DATE: _____

ASSOCIATE ACKNOWLEDGMENT FORM

Effective Date 10/22/2018

The Associate handbook describes important information about New Heritage Insurance LLC and I understand that I should consult the Principal regarding any questions not answered in the handbook. I have entered into my employment relationship with the Agency voluntarily and acknowledge that there is no specified length of employment. Accordingly, either the Agency or I can terminate the relationship at will, with or without cause, at any time, so long as there is no violation of applicable federal or state law.

Since the information, policies, and benefits described here are necessarily subject to change, I acknowledge that revisions to the handbook may occur, except to the Agency’s policy of employment-at-will. All such changes will be communicated through official notices, and I understand that revised information may supersede, modify, or eliminate existing policies. Only the Principal of the Agency has the authority to adopt any revisions to the policies in this handbook.

I have received the handbook, and I understand that it is my responsibility to read and comply with the policies contained in this handbook and any revisions made to it. I understand that this handbook is the property of the Agency and that it is to be returned upon termination from employment.

ASSOCIATE SIGNATURE: _____

ASSOCIATE NAME (PRINTED): _____

DATE: _____