

Employee Handbook

SAMPLE





Be Insured, Inc. Employee Handbook Acknowledgment Form

Attached is the Be Insured, Inc. (hereafter “Agency”) Employee Handbook (hereafter, “Handbook”). Because of its importance, all employees are expected to review the Handbook and be familiar with its contents. By signing this acknowledgment, you are acknowledging that you have reviewed, understand, and hereby agree to comply with the Handbook.

The Agency reserves the right to change policies at any time without notice and/or depart from policies on a case-by-case basis, at management’s sole discretion. Also, the Handbook and The Agency’s other policies and practices are not a contract for employment or benefits, and are not intended to create any contractual rights (either express or implied) in favor of any employees. All employees are considered “at will” employees not employed for any set period of time.

In the event that this Employee Handbook in any way conflicts with the executed “Employment Agreement” established between the Agency and the Employee, the “Employment Agreement” shall take precedence.

Please sign where indicated below acknowledging your receipt and review of the Employee Handbook.

I have received a copy of the Agency Employee Handbook and have read and understand The Agency policies.

Date

Employee Name (Print)

Social Security Number

Signature

Please return this signed form to the Agency Manager.

SAMPLE

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This Employee Handbook has been designed as a general guide to our current policies and benefits. It is not a contract. The Agency may change, add to or eliminate this Handbook or its policies and benefits at any time.

Any questions about the information contained in this Handbook or any other questions may be directed to your supervisor, manager, or the Agency Manager.

CODE OF ETHICS

STATEMENT OF ETHICS

As professionals we are all expected to be uncompromising in complying with governing codes, the principals of ethical business practices, and our customers' requirements.

Beyond this, Be Insured, Inc. (hereafter "Agency") requires discretion in discussing the affairs of customers, consultants, contractors and others with whom we deal on a basis of trust.

EQUAL EMPLOYMENT OPPORTUNITY

It is the policy of The Agency to recruit, employ, train and promote the most promising and capable individuals without regard to race, color, gender, religion, marital status, sexual orientation, veteran status, national origin, age, or disability, or any other characteristics protected by law.

MUTUAL EXPECTATIONS

Our Agency will try to provide a well-rounded range of coherent work experiences for younger staff members, and to give clear explanations of the reasoning behind our work.

Our primary responsibility, however, is to our customers over whose projects and schedules we have little control. Because of this, we all must occasionally assist with projects with which we are unfamiliar, and perform tasks that are not commensurate with our career plans or self-images.

On a more positive side, our work also provides opportunities for professional excellence at all stages in our individual development. The agency wants the full participation of all staff members in enhancing the quality of our projects.

MAINTAINING CONFIDENTIALITY

It is essential that all employees maintain a professional standard of conduct that assures confidentiality of privileged information and relationships between The Agency and its customers. Confidential information regarding customers and/or business practices should not be discussed except in the normal transaction of business.

The use of any information stemming from your employment shall be restricted to that which is absolutely necessary for the legitimate and proper business purposes of The Agency. Questions regarding appropriate procedures in an employee's department should

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be directed to the employee's supervisor. Externally, we should protect the privacy of our customers. A random remark with family, friends or acquaintances can form the basis for misinterpretation or otherwise violate the integrity of our relationships.

Also, information about how we run our business (such as strategic plans, our people and our services) or other non-public information about The Agency or its customers, must be treated with utmost discretion.

Employees shall not hold discussions or enter into arrangements with competitors regarding competitive policies or other non-public information about The Agency. An employee with doubts about the propriety of any such discussion should consult a member of management.

PROPRIETARY INFORMATION AND CUSTOMER LISTS

While at The Agency, employees may produce, develop and have access to information, ideas, inventions, techniques, processes, computer software, "know-how", materials, programs, reports, studies, records, data, customer lists, customer information, trade secrets, and other information not generally available to the public regarding The Agency, its customers, prospective customers, and other third parties (collectively the "Proprietary Information"). The Proprietary Information may be original, duplicated, computerized, memorized, handwritten or in another form. This information (whether developed or produced by an employee, or provided to an employee by The Agency or a customer or other third party), is entrusted to employees as representatives of The Agency. Employees may not use, duplicate or remove any Proprietary Information except for the sole purpose of conducting business on behalf of The Agency. All records, files, documents and other Proprietary Information employees prepare, use or come into contact with shall remain The Agency's property.

Because it is unique and cannot be lawfully duplicated or easily acquired, this information is The Agency's property with trade secret status and protection. Employees cannot use, divulge or disclose Proprietary Information to any third party. Under no circumstances should an employee reveal or permit this information to become known by any competitor of The Agency or any other third party, either during or after employment.

Employees are expected to use reasonable care to prevent the disclosure or destruction of Proprietary Information which they possess or use. If employment with The Agency is terminated, individuals must return all Proprietary Information.

Employees are paid to work for The Agency and may be using The Agency's facilities and equipment to develop Proprietary Information. As a condition of employment, all employees acknowledge and agree that Proprietary Information is The Agency's sole property and disclaim any rights and interests in any Proprietary Information and assign

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these rights to The Agency. Additionally, all employees agree to immediately disclose all Proprietary Information to The Agency.

The Agency customer lists, and other customer and employee information, are to be treated as highly confidential in all cases. This information cannot be disclosed to any third party or used for any purpose other than performance of job duties for The Agency either during or after employment.

Unauthorized use or duplication of customer lists and other information (including copies in electronic form) is expressly forbidden. Employees may not solicit customers for any other person or entity either during or after employment with The Agency without the express written consent of The Agency.

Refer to the separate "Employment Agreement" for information regarding the Agency's Restrictive Covenant & Confidentiality rules. In the event that anything in the preceding paragraphs conflict in any way with an Employees "Employment Agreement", the "Employment Agreement" shall prevail.

ALL EMPLOYEES ARE DIRECTLY AND SOLELY RESPONSIBLE FOR ADHEREING TO THE ILLINOIS DEPARTMENT OF INSURANCE RULES AND REGULATIONS AT ALL TIMES. BREACH OF THESE RULES SHALL BE CUASE FOR IMMEDIATE TERMINATION WITHOUT NOTICE, AND MAY BE SUBJECT TO CIVIL AND CRIMINAL PENALTIES.

HARASSMENT FREE WORKPLACE POLICY

It is The Agency's policy to provide and maintain a productive and pleasant atmosphere that is characterized by mutual respect. The Agency is committed to maintaining a work environment in which every employee is treated with respect and which is free from any type of harassment. This prohibition applies to all regular and temporary employees, contractors, vendors, customers or customers of The Agency. No employee of The Agency is expected to tolerate any conduct prohibited by this policy.

A. Sexual Harassment Defined

Federal law defines sexual harassment as unwanted sexual advances, requests for sexual favors or visual, verbal or physical conduct of a sexual nature when:

- submission to such conduct is made a term or condition of employment;
- submission or rejection of such conduct is used as a basis for employment decisions affecting the individual; or

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- such conduct has the purpose or effect of unreasonably interfering with an employee's work performance or creating an intimidating, hostile or offensive working environment.

This policy prohibits not only conduct and language that constitute unlawful sexual harassment as defined by courts, but also all inappropriate behavior having sexual content. The following is a partial list of conduct which is prohibited by The Agency's policy against sexual harassment:

- Unwanted sexual advances;
- Offering employment benefits in exchange for sexual favors;
- Making or threatening reprisals after a negative response to sexual advances;
- Visual conduct, such as leering, making sexual gestures, displaying sexually suggestive objects or pictures, cartoons, calendars or posters;
- Verbal conduct, such as making or using derogatory comments, epithets, slurs, sexually explicit jokes, comments about an employee's body or dress;
- Verbal sexual advances or propositions;
- Written communication of a sexual nature such as suggestive or obscene letters, notes, jokes or invitations distributed in hard copy or via a computer network; or
- Physical conduct, such as touching, assault, impeding or blocking movement.

Sexual harassment can occur between employees of the same sex. It is unlawful for males to sexually harass female or other males, and for females to sexually harass males or other females.

B. Other Forms of Harassment

The Agency also prohibits harassment on a basis other than sexual. Such prohibited harassment includes, but is not limited to, the following examples of offensive conduct:

- Verbal conduct, such as threats, epithets, derogatory comments or slurs;
- Visual conduct, such as derogatory posters, photographs, cartoons, drawings, or gestures;
- Written communications containing statements which may be offensive to individuals in a particular protected group, such as racial ethnic stereotypes or caricatures; or
- Physical conduct, such as assault, unwanted touching or blocking normal movement.

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With this policy, The Agency prohibits not only actions which are severe enough to be unlawful but also conduct, and comments which are not severe enough to violate state or federal law but which are still inappropriate in our workplace.

In addition, managers and employees with supervisory responsibility may not have a dating or sexual relationship with any employee to whom they: assign work, evaluate, or influence employment or compensation decisions without both parties promptly advising the Agency Manager of such a relationship, so that appropriate assurance/ arrangements can be made to assure mutual consent and no adverse impact in the workplace.

C. Complaint Process

1. All employees are responsible to assure a workplace free of harassment. Toward that end, The Agency strongly encourages any employee who is subjected to any offensive comments or conduct to tell the offending person to cease their behavior.

However, if the employee is not comfortable advising the offending person, or if that does not accomplish an immediate and complete stop to any offending comments or conduct, the employee must contact the Agency Manager (or any other manager they feel comfortable with immediately to report any incident of harassment or sexual harassment. Do not allow an inappropriate or unlawful situation to continue by not reporting it regardless of who is creating the situation. No person in the organization is exempt from this policy.

2. Any manager/supervisor who knows or should know of a potential harassment or discrimination issue must call the Agency Manager immediately. To the extent possible, all notifications will be maintained strictly confidential.

3. The Agency Manager will perform or cause to be performed a prompt and thorough investigation of all facts necessary to resolve a complaint. A complaint and all allegations and information obtained during the course of the investigation will be kept confidential to the maximum extent possible.

4. The Agency will take appropriate disciplinary action, up to and including termination, if an employee is determined to have engaged in harassment or discrimination.

5. The Agency prohibits all forms of retaliation against any employee for filing a complaint under this policy, or for assisting in the investigation.

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6. Disciplinary action, up to and including termination, may be taken against an individual who knowingly provides false information regarding a complaint of harassment or discrimination.

7. Failure to fully cooperate in the investigation of a complaint of alleged harassment (or discrimination) may result in disciplinary action, up to and including immediate termination from employment.

CONFLICT OF INTEREST AND ETHICAL BUSINESS CONDUCT

All employees are expected to be free from any personal relationships, activities, or financial affairs that may influence any business decisions or recommendations they might make that affect The Agency. A conflict of interest exists in any situation in which an employee uses his or her contacts or position in the company to advance interests other than The Agency's, such as his or her private business or financial affairs or those of a friend or relative, whether or not at the expense of The Agency.

All conflicts of interest and other unethical business practices cannot be listed. The best guidelines are individual conscience, common sense and a careful and unwavering compliance with the law.

All conflicts of interest and potential conflicts of interest must be reported to the President. Except with prior written approval of the President, no employee (including immediate family members) may engage in an activity in which the employee directly or indirectly benefits personally from his position or connections as an employee or from any sale or purchase or other activity of The Agency which would constitute or have the appearance of a conflict of interest.

EMPLOYMENT POLICIES

“NON-EXEMPT” AND “EXEMPT” EMPLOYEES

At the time you are hired, all employees are classified as either “exempt” or “non-exempt”. This is necessary because, by law, employees in certain types of jobs are entitled to overtime pay for hours worked in excess of forty (40) hours per work week. These employees are referred to as “non-exempt” in this Handbook. This means that they are not exempt from (and therefore should receive) overtime pay.

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Exempt employees are managers, executives, professional staff, technical staff, officers, directors, owners and others whose duties and responsibilities allow them to be “exempt” from overtime pay provisions as provided by the Federal Fair Labor Standards Act (FLSA) and any applicable state laws. If you are an exempt employee, you will be advised that you are in this classification at the time you are hired, transferred or promoted.

EMPLOYEE STATUS

An employee’s status is defined as follows:

Full-Time

Employees who are regularly scheduled to work 30-40 hours per week.

Regular Part-Time

Employees who are regularly scheduled to work 20-29 hours per week, or a minimum of 1,000 hours per year.

Part-Time

Employees who are regularly scheduled to work less than 20 hours per week or 1,000 hours per year; employees who are on-call to work as needed; employees who hold temporary assignments not to exceed six (6) months; employees who may be student trainees such as co-ops, interns, summer students, etc., or rehired retirees.

TRAINING & PROBATION PERIOD

The training period is intended to give new employees an opportunity to determine their ability to achieve a satisfactory level of performance and to determine whether the new position meets their expectations. All new employees have a 90-day probation period and must understand that if they do not pass Employer or insurance carrier background checks for driving record, criminal history, credit history, and also do not obtain and maintain an Illinois Property & Casualty and an Illinois Life and Health license then they may be terminated.

It is the responsibility of the agency to provide adequate training, and the responsibility of the employee to notify the agent in the event adequate training is not provided.

PERSONNEL RECORDS

The Agency retains the right to interpret, revise or cancel the policies contained in this Handbook at any time. All employees are employed at the will of the Agency.

At the time of initial employment each employee will complete various record forms including state and federal income tax forms. The agency will hold all records of each employee as confidential. It is the responsibility of the employee to notify the Agency Manager of any changes in the following:

- Address
- Telephone Number
- Marital Status (for payroll tax purposes only)
- Dependent Status (for payroll tax purposes only)
- Beneficiary Designations
- Emergency Contact

Should you have a need for personal information from the agency, such as for a credit reference, direct the person making the request to the Agency Manager.

SUBSTANCE ABUSE

The Agency intends to provide a safe and productive work environment. The Agency prohibits the use, possession, transportation, promotion, or sale of illegal drugs or drug paraphernalia by any employee on or off the job. The Agency also prohibits the possession of alcohol at work and/or driving or doing other work on behalf of The Agency under the influence of alcohol. "Under the influence" means a detectable amount in the employee's system. Such activity adversely affects behavior and performance and may be grounds for corrective action, up to and including termination. Furthermore, such activity may be a criminal offense. Employees should report evidence of drug or alcohol abuse to their supervisor or the Agency Manager. If requested, an employee will be required to submit to a drug and/or alcohol test.

If you have a drug or alcohol related problem you should seek confidential assistance immediately through the Agency Manager, as The Agency prefers rehabilitation to other courses of action.

STAFF/AGENCY REVIEW

Each employee will participate in a staff/agency review on minimally an annual basis. This review will afford the agency and the employee the opportunity to review each others progress. The review will take place approximately on the employee's annual anniversary of employment. Interim reviews can also be scheduled at any other time in the discretion of agency management.

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COMPENSATION

Compensation details shall be contained in each individual employee's "Employment Agreement".

HOLIDAYS

The agency observes the following seven (7) paid holidays each year:

New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Friday after Thanksgiving Day, and Christmas Day.

Holidays falling on Saturday are observed the preceding Friday; those falling on Sunday are observed the following Monday. Staff members may request additional time off to observe religious holidays. Such time off may be exchanged for the time of an observed holiday, or may be a vacation day as determined in management's discretion.

Full-time and Regular Part-Time employees are eligible for all holidays immediately upon employment. Part-time employees are paid only for time worked.

VACATION

Vacation details shall be contained in each individual employee's "Employment Agreement".

Employees are encouraged to take their vacation time each year. Unused vacation time is forfeited on December 31 of each year.

Employees are requested to schedule vacations as far in advance as possible. Vacation plans must be cleared with your immediate supervisor. The Agency Managers/Manager maintain a vacation calendar, and employees are requested to notify her of their vacation plans. If a holiday occurs during a vacation period the employee may elect to extend the vacation or take an additional day of vacation at some other time.

SICK LEAVE

Each Full Time employee is eligible for three (3) full sick days per year without pay. Regular Part-Time employees are eligible for three (3) full sick days per year without pay. Part-Time employees are not eligible for sick pay. Sick leave will not accrue from year to year.

COMPASSIONATE LEAVE

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The Agency recognizes that a time of bereavement is very difficult for an employee. In this regard, every effort will be made to ensure that the employee is able to attend to family matters. The agency typically grants up to three (3) days' paid time off when there is a death in the immediate family. Immediate family is defined as parent, step parent, sibling, spouse, child, step child, grandparent, mother-in-law, father-in-law, brother-in-law and sister-in-law. Extenuating circumstances will be reviewed.

MILITARY LEAVE

Employees who take a military leave of absence will be reinstated to active employment status in accordance with all applicable Federal and State laws upon their timely return to work.

LEAVE OF ABSENCE

A leave of absence is a temporary suspension of employment, usually not to exceed four months, initiated at the request of an employee. The employee's name remains on the payroll, the records remain intact, but no compensation is paid.

Consideration for a leave of absence is given in emergencies, educational activities, or for personal circumstances (extended maternity leave). Each request for a leave of absence will receive a careful consideration of all factors involved and is not granted or rejected automatically.

Employee benefits (if in place), such as group medical/dental insurance, life insurance, long term disability insurance, will continue during a leave of absence up to three (3) months. For a leave of absence longer than three (3) months, an employee must make arrangements for the continuation of benefits on his own, subject to applicable law.

JURY DUTY

Employees must notify the agency immediately when called for jury duty. The agency will pay employees the difference between their pay and the pay received for jury duty. To receive this pay the employee must sign over to the agency the check received from jury duty and his or her regular pay will continue without interruption. In addition, the agency may, on its behalf, ask that employees be excused from jury duty or that jury duty be postponed.

BONUSES

Bonus payments, if any, may be made in such amounts as determined at the sole discretion of the Agency owners (Employer). To be eligible for any bonuses offered by the

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Employer at any time, the Employee must be an active employee currently employed and on the Employer's payroll at the time the bonus is paid.

OFFICE PROCEDURES

WORKING HOURS

The normal work day is eight (8) hours and the normal week is forty (40) hours. The lunch period is one hour. The office is normally closed on Sundays and Holidays. Office hours are from 9AM to 6PM M-TH, 9AM to 5PM Friday, and 9AM to 3PM Saturday. Lunch hours (1 hour) may be taken in the period from 11AM until 2:00 P.M. Employees MUST notify the Agency Manager when leaving for any reason: lunch, job site, doctor's appointment, errand, etc. Non-exempt employees MUST take lunch and are not permitted to work through lunch without written permission from the Agency Manager.

TIME SHEETS

All non-exempt and exempt employees shall keep time sheets, as they determine project cost & overhead. They must be filled out every day and turned in the first Monday morning following the end of a monthly pay period. The minimum increment of time to be recorded is .25 (1/4) hour. The Agency Manager is available to answer any questions you may have about the proper completion of the time sheet. Please be neat.

OTHER OFFICE PROCEDURES & STANDARDS

The Agency Manager may, from time to time, deliver and administer additional office standards and procedures. Each employee shall be responsible for learning and adhering to such standards and procedures at all times.

USE OF OFFICE EQUIPMENT AND FACILITIES

ACCESS TO OFFICE

The office is normally open and unlocked during business hours. At other times, the door should be locked. Employees who do not have keys should make arrangements through the Agency Manager for keys. Office equipment and facilities may be used for personal matters during non-business hours only with permission of one of the principals.

LOCKING UP

The Agency retains the right to interpret, revise or cancel the policies contained in this Handbook at any time. All employees are employed at the will of the Agency.

When you leave the office at the end of the day, check to see if you are the last one out. The last employee out of the office at night or on a weekend is expected to secure the office by turning off all lights, turning off the coffee machine, and copier, logging off of all computers, setting the office alarm (if applicable) and locking the office doors.

ETIQUETTE

All employees shall at all times provide friendly and professional etiquette to all Agency staff and customers. Unprofessional or inappropriate comments or attitudes to any staff member or customer **WILL NOT BE TOLERATED** and may be grounds for immediate dismissal. Each customer shall be greeted with friendly etiquette, and should always be thanked for their time and patronage.

Radios and personal stereos are not to be played during normal business hours, and are to be played only by unanimous consent at other times. The Agency Manager will provide a sound system for the entire office and will take suggestions from employees on music to play during business hours (and will decide if appropriate).

Smoking is not permitted in the office. Smoking areas directly outside the office shall be limited to the driveway directly behind the office, and no employee should smoke directly in front of the office. Smoking breaks are permitted, but shall be limited in time and not be of frequency of occurrence as to adversely affect the successful fulfillment of the employee's duties.

CUSTOMER RELATIONS

Remember, our entire purpose in business is to serve our customers and provide value-added advice and guidance by analyzing client needs and resolving issues. We understand our obligation to provide for our clients while protecting the interest of the company and shareholders.

Every contact with an existing client ***will be used to update phone number, cross-sell and ask for referrals.***

All incoming work should be processed within 3 working days. Monies received should be deposited the date of receipt. Any person unable to maintain this expectation should make the agent aware immediately.

Everyone you come into contact with is YOUR customer. Don't pass clients off. Remember, if they're unhappy we lose.

Every contact is a sales opportunity. A sales producer who is requested by a client to

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do service work should complete the service work. Upon completion inform the customer that the employee that answers the phone is licensed and would be glad to help them in the future – “that way they don’t have to wait on me”.

- Answer all calls by the third ring. All employees are responsible for helping to answer the phone.
- Ask permission prior to putting someone on hold.
- All incoming phone call will be answered as follows, “Thank you for calling Be Insured, Inc., this is _____ how may I help you.” Consistency creates comfort for clients and prospects. Use intercom to transfer calls.
- All calls should be returned within 3 hours of receipt or the next business day, which ever comes first. Any employee unable to meet this requirement should immediately make the agent aware.

Greet every client immediately upon entering the office. Every employee should greet every client they come into contact with.

In basket should be cleaned out at least once a day.

Personal use of agency postage is prohibited.

Any notification of lawsuit should be brought to the immediate attention of the agent.

DRESS CODE

Men: The dress codes shall be Business Casual or Business Attire. Men shall wear appropriate shirts at all times while on duty. Appropriate shirts include collared dress shirts (short or long sleeved), collared polos and sweaters. No shirt should contain any offensive or inappropriate images or language. Jeans, shorts and tennis/gym shoes will not be allowed at anytime.

Women: The dress codes shall be Business Casual or Business Attire. Women shall wear appropriate shirts at all times while on duty. Appropriate shirts include collared dress shirts (short or long sleeved), collared polos and sweaters. No shirt should contain any offensive or inappropriate images or language. Skirts and professional dresses are allowed as long as the lowest point of the skirt or dress is not above the top of the knee. Shorts and tennis/gym shoes will not be allowed at anytime. Jean are allowable on Fridays as we recognize a “Casual Friday”.

TRAVEL AND REIMBURSABLE EXPENSES

The Agency retains the right to interpret, revise or cancel the policies contained in this Handbook at any time. All employees are employed at the will of the Agency.

Employees will be reimbursed for expenses incurred while traveling or otherwise performing *services for the agency*. Expenses to be reimbursed include travel, meals and tips, lodging, automobile rental or personal auto mileage (currently at 55 cents per mile for 2009), and other similar and direct expenses up to Eighty Five Dollars (\$85.00) per day. All items must be reported on the expense record form. Prior to departing from the office an itinerary should be submitted so the employee may be contacted. All reimbursable expenses other than auto mileage must be supported by receipts stapled to the expense record form. Expense record forms should be turned in twice a month along with the employees' time sheets. The agency will not reimburse any expenses incurred as a result of traffic law violations.

Taxi fare is reimbursed through petty cash; receipts bearing project numbers must accompany petty cash forms. Petty cash is dispensed by the Agency Manager - do not help yourself.

CARE OF DESKS

Each employee is expected to keep their desk areas in a neat and orderly manner. Books, reference material, active and inactive project documents, etc., should be returned to their proper locations when not in use and care should be taken to maintain the agency's equipment in good working order. When returning materials to the agency library, catalogue reference area or file drawers, care should be taken to be sure that items are returned in their proper order and not just filed indiscriminately. When you are not in the office, your desk lamp should be turned off. EACH EMPLOYEE SHALL TAKE CARE AT ALL TIMES NOT TO LEAVE CUSTOMER OR AGENCY CONFIDENTIAL INFORMATION LAYING ON THEIR DESK WHILE THE DESK IS UNATTENDED, OR IN A MANNER WHICH WILL ALLOW OTHER CUSTOMERS TO VIEW THE INFORMATION WHILE THE DESK IS ATTENDED.

OFFICE CLEAN UP

Everyone, excluding principals and associates, will take turns in maintaining the common office areas and coffee cups and coffee pots. Clean up consists of washing coffee cups, pots, and filter holder, stocking the customer refreshment areas, emptying office trash cans, and keeping the common office areas in a presentable condition during the day.

TELEPHONES

Personal Calls:

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Personal calls restrict the use of office telephone lines for business purposes; all employees are asked to cooperate by keeping personal calls short and by limiting their number.

Telephone Messages:

We have a 'phone mail' system; you will be instructed how to use it. When phone mail is not used, telephone messages for employees should include the following information: date and time of call, name of employee and person calling, the phone number of person calling, and message.

MISCELLANEOUS

If you will be out of the office for any reason, indicate this information on the sign-out sheet at the front office. If ill, please call the office first thing in the morning.

All printing, photos, messenger, and express mail service forms must have the following information: Your name, project name and number, and date.

The Agency BENEFITS PLAN**

WORKERS COMPENSATION

Provided by the agency for all employees as required by law, this insurance protects the employee in the event of an accident while employed by this agency.

Every work injury to an employee which causes disability lasting longer than the day of the injury or which requires medical services other than first aid treatment must be reported to our insurance company within five (5) days after the injury in accordance with the law of the State of Illinois.

For employee's and the agency's protection, any injury due to an accident, must be reported promptly to the Agency Manager.

**Health Insurance, Life Insurance, Dental Insurance and Employee Profit Sharing and 401(k) plans may be offered in the future at the discretion of the Agency Manager, and are subject to change at any time at the discretion of the Agency Manager.

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