



**A Work Project, presented as part of the requirements for the Award of a Masters Degree in Management from the NOVA – School of Business and Economics.**

# **THE EMPLOYEE POLICY MANUAL**

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## **THE EMPLOYEE POLICY MANUAL**

The purpose of this Work Project was to develop the Employee Policy Manual for the Canadian company Jones DesLauriers Insurance Management Inc. (JDIMI), in the context of an internship. I was assigned to do this project under the supervision of the HR Generalist. To create the handbook, I had to not only research and understand company policies and procedures, but also corporate culture and major strategic goals. I also used theoretical frameworks, such as contingency theory and human capital theory, to support my propositions. The Employee Policy Manual is provided in the Appendix on a CD, since it is quite an extensive and comprehensive document. In the main text of the Work Project, a literature review and a brief description of the main components of the Employee Policy Manual are provided.

### **Keywords**

Employee Policies  
Human Capital Theory  
Contingency Theory  
Employment Relationship

## **Introduction**

Based on research evidence to date, it is becoming increasingly clear that human resource management (HRM) is an important component that can help an organization become more effective and achieve a competitive advantage (Becker & Huselid, 1998). HRM is a strategic, integrated and coherent approach to the employment, development and well-being of the people working in organizations (Armstrong, 2009). The goal of an organization's policies for HRM includes managing people as assets that are fundamental to the competitive advantage of the organization, aligning HRM policies with business policies and corporate strategy, and developing a close fit of HR policies, procedures and systems with one another (Armstrong, 2009). It is critical that employee policies be aligned with the organization's HR strategy and operational goals in order to support its competitive strategy. With as much emphasis on the effective implementation of corporate strategies as their content, organizational policies and infrastructure are increasingly considered a potential source of sustainable competitive advantage (Becker & Huselid, 1998).

An employee handbook is the synopsis set of policies and procedures of an organization. It is crucial for organizations to have a clearly written policy manual as it provides everyone in the workplace with the same set of rules to follow, eliminates ambiguity and is increasingly important as employment laws and regulations are becoming increasingly complex and demanding. One of the most important aspects of any employment relationship is the communication between the employer and the employee (Bowen and Ostroff, 2004), and the employee handbook is an integral part of that communication. It represents an opportunity to present the organization and create a positive connection with

employees as it outlines company expectations from employees as well as the expectations an employee should have from the company.

Strategic HRM is comprised of five interlocking activities: HRM philosophies, HR policies, HR programs, HR practices and HR processes (Becker & Huselid, 1998). Efforts to develop a high-performance workforce are reflected in a firm's philosophy concerning its human resources, which in turn is directly reflected in the architecture of policies, programs, practices and processes (Becker & Huselid, 1998). A well-laid out policy and procedures manual will keep employees informed and allow the organization to operate more efficiently and effectively.

The purpose of this Work Project is to present the employee handbook that I developed in the context of an internship, for the Canadian company JDIMI.

### **Literature Review**

HRM processes take place within the context of the internal and external environment of the organization (Armstrong, 2009). HR departments will gain credibility and make a greater strategic contribution if they can analyze the impact of external events on company policies and practices. They need to be aware that what the organization does and needs to do will depend on its external and internal environments. Contingency theory is used as a theoretical framework for this project.

Contingency theory tells us that definitions of HR aims, policies and strategies, lists of activities and analyses of the role of the HR department are valid only if they are related to the situation of the organization (Armstrong, 2009). Contingency theory suggests that in

order for an organization to succeed it must constantly scan its environment and respond according to certain variables, or contingencies, in their environment. It is associated with the concept of fit – the need to achieve congruence between an organization's HR strategies, policies and practices and its business strategies within the context of its contextual factors, its external and internal environment (Armstrong, 2009). The external environment consists of political, legal, social, technological and economic developments and competitive pressures. Further, some aspects of the internal environment that affect HR policies and procedures are: the type of business or organization (private, public or voluntary sector), the size of the organization, the type of people employed (professional staff, knowledge workers, technicians, administrators, production workers, sales and customer service staff).

In today's corporate environment, organizations are aware of the importance of human capital as a source of competitive advantage. Human capital consists of the knowledge, skills and abilities of the people employed in an organization (Armstrong, 2009). Human capital theory regards people as assets and stresses that investment in people will generate worthwhile returns (Armstrong, 2009). The human capital theory suggests that employees are valuable resources, whose characteristics may add economic value to the organization. People possess innate abilities, behaviours, knowledge and personal energy that make up the human capital that they bring to work. It is the employee, not the employer, who owns this capital and decides when, where and how to use it. People and their collective skills, abilities and experience, together with their ability to deploy these in the interests of the employing organization, are now recognized as making a significant contribution to the

organization's success and as creating a major source of competitive advantage.

There are several important HRM practices that contribute to an organization's ability to realize the full benefit of its talent: analyzing work and designing jobs, attracting potential employees (recruiting), choosing employees (selection), preparing employees to perform their jobs and for the future (training and development), supporting and enhancing their performance (performance management), rewarding employees (compensation), creating a positive work environment (employee and labour relations), and supporting the organization's strategy (workforce planning and change management) (Steen, Noe, Hollenbeck, Gerhart & Wright, 2009). All these practices are highlighted in an employee handbook and are created to motivate employee behaviour. In general, HR policies, procedures and practices can seek to elicit task related behaviours that are necessary to perform the basic job, encourage employees to exhibit discretionary behaviour (i.e., go outside the expected job behaviors to positively impact organizational effectiveness), or to discourage counterproductive behaviour that negatively impacts the firm (Wright & Kehoe, 2008). Work is a two-way exchange and effective human resources management can form the foundation of a high-performance work system – an organization in which technology, organizational structure, people and processes all work together to give an organization an advantage in the competitive environment (Steen, Noe, Hollenbeck, Gerhart & Wright, 2009).

In creating a high-performance work system organizations have to determine what kinds of people fit their needs, locate them, train and motivate those special people. To completely benefit from employees' human capital, organizations need human resources policies and

procedures that focus on developing and engaging committed employees. Employee engagement refers to the extent that employees are satisfied, committed to, and prepared to support what is important to the organization (Steen, Noe, Hollenbeck, Gerhart & Wright, 2009). Employee engagement takes place when people at work are interested, even excited, about their jobs and are prepared to go the extra mile to get it done to the best of their ability. There is a close link between high levels of engagement and positive discretionary behaviour (Armstrong, 2009). Discretionary behaviour refers to the choices that people at work often have in the way they do the job and the amount of effort, care, innovation and productive behaviour they display. It can be positive when people go the extra mile to achieve high levels of performance while it can be negative when they exercise their discretion to slack at their work.

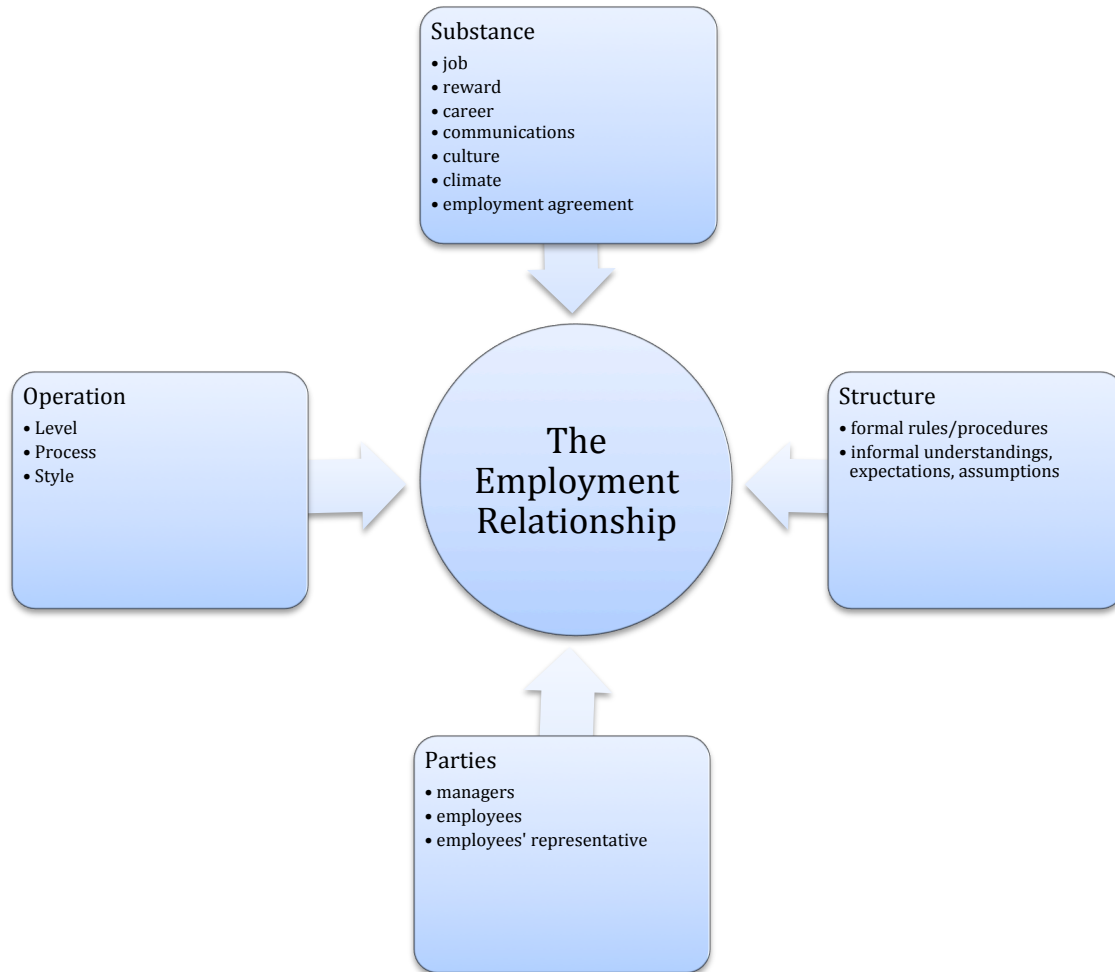
There are a number of factors that influence employees' level of engagement. The work itself can create job satisfaction leading to intrinsic motivation and increased engagement (Armstrong, 2009). Here, the factors involved are interesting and challenging work, responsibility, autonomy and opportunities for advancement (Armstrong, 2009). Second, a work environment that is supporting, encouraging, and empowering also influences how people regard their roles, how they carry them out and their level of engagement (Ichiowski, Prensushi, Shaw, 1995). A strategy for increasing engagement through the work environment is concerned with developing an organizational climate and culture that encourages positive attitudes and the development and application of talent relationship management policies; which are concerned with building effective relationships with employees (Armstrong, 2009).

The environment is affected by the organizational climate – the shared perception of what the organization is like in terms of practices, policies, procedures, routines and rewards, and is based on shared perceptions among employees (Bowen & Ostroff, 2004). Because this climate is defined as the perception of formal and informal organizational policies, practices, and procedures, HRM practices and the HRM system will play a critical role in determining climate perceptions (Bowen & Ostroff, 2004). The way in which employees experience HR policies and procedures is affected by the organizational values and operational strategies, such as staffing policies or hours of work, as well as the way they are implemented (Armstrong, 2009). Employees react in different ways to practices in the organization and this affects the extent to which they are committed and engaged.

Ultimately, a positive organizational climate based on trust and respect is related to higher-level behaviours and organizational performance indicators, including customer satisfaction, customer service quality, financial performance, organizational effectiveness and total quality management outcomes.

A positive organizational climate based on trust is a fundamental component in a positive employment relationship. The employment relationship consists of how employers and employees within the organization relate to one another and may be expressed formally, namely by the contract of employment, and informally, in the understanding and agreement engrained and reinforced through the corporate culture and climate (Clegg, Kornberger, Pitsis, 2011). The dimensions of the employment relationship are outlined in Figure I.

**Figure I** - Dimensions of the employment relationship  
(Armstrong, 2009)



The nature of the employment relationship is strongly influenced by HR actions. A cornerstone of the employment relationship is the employment contract, which includes employee policies and procedures (outlined in the employee policy manual). One way to contribute to the development of a positive and productive employment relationship is by developing and communicating HR policies covering the major areas of employment, development, reward and employee relations. Moreover, a positive employment relationship will be developed if management acts fairly, equitably and consistently, and if

a policy of transparency is implemented.

The second type of contract defining the employment relationship is the psychological contract, which is implied rather than stated. A psychological contract can be defined as the assumptions, beliefs, and expectations held between the employee and the employer/organization about the nature and function of the relationship between them (Clegg, Kornberger, Pitsis, 2011). It is an experiential-based perception of what people see and report happening to them as they make sense of their environment (Bowen & Ostroff, 2004). Aspects of the employment relationship covered by the psychological contract include the employee's point of view on how they are treated in terms of fairness, equity and consistency, security of employment, career expectations, the opportunity to develop skills, and the kinds of behaviours that management expects, supports and rewards (Armstrong, 2009). A model of the psychological contract (Armstrong, 2009) is illustrated in Figure II.

**Figure II** - A model of the psychological contract (Armstrong, 2009)



Communication is particularly important in shaping the psychological contract. In developing a positive psychological contract it is imperative that expectations are defined and communicated during the recruitment and induction period, company policies and procedures are transparent, and the organization generally treats its people as stakeholders, relying on consensus and cooperation rather than control and coercion (Armstrong, 2009). Policies and procedures may be viewed as a signaling function by sending messages that employees use to make sense of and to define the psychological meaning of their work (Bowen & Ostroff, 2004). A positive psychological contract is worth taking seriously as it is strongly linked to higher organizational commitment, higher employee satisfaction, and has a positive impact on the employment relationship.

### **Internship**

In July 2013 I began working with JDIMI on the development of their company-wide employee policy manual (see Appendix). The organization and its Human Resources department were very accessible as I was provided with the previous policy manual and their vision for the new and improved manual. The handbook is to set forth company expectations as well as the expectations an employee should have from the organization and address the major points of employment in as clear and concise language as possible, while maintaining flexibility.

JDIMI is a privately-held Canadian insurance brokerage currently operating in Ontario, Canada. JDIMI is committed to offering the best commercial insurance, personal insurance and risk management experience to its clients. It represents and has close partnerships with

all major insurance companies worldwide including: AIG Insurance, Dominion of Canada, Lloyds, and Zurich Canada. The Canadian insurance industry remains strong, despite the fallout of the financial crisis as demands for insurance products and services remain high.

JDIMI currently employs approximately 200 employees and expects to expand its operation nationwide.

In accordance with the contingency theory, I examined JDIMI’s external environment. Federal, provincial and municipal governments in Canada play an important role in creating the legal environment for HRM. These laws govern such matters as human rights, employment equity, employee safety and health, employee compensation and benefits, and employee privacy. Employment standards legislation provides the minimum standards employees receive in area such as: minimum wage, hours of work, general holidays, annual vacations, unjust dismissals, and layoff procedures. Table 1 provides an overview of federal and provincial human rights, employment standards and health and safety laws in Canada.

**Table 1** - Federal and provincial human rights, employment standards and health and safety laws in Canada

Jurisdiction	Human Rights	Employment Standards	Health & Safety
Federal	Canadian Human Rights Act <a href="http://www.chrc-ccdp.ca">www.chrc-ccdp.ca</a>	Canada Labour Code <a href="http://www.hrsdc.gc.ca">www.hrsdc.gc.ca</a>	Canada Labour Code <a href="http://www.hrsdc.gc.ca">www.hrsdc.gc.ca</a>
British Columbia	Human Rights Code <a href="http://www.bchrt.gov.bc.ca">www.bchrt.gov.bc.ca</a>	Employment Standards Act <a href="http://www.gov.bc.ca">www.gov.bc.ca</a>	Workers Compensation Act <a href="http://www.gov.bc.ca">www.gov.bc.ca</a>

Alberta	Alberta Human Rights Act <a href="http://www.albertahumanrights.ab.ca">www.albertahumanrights.ab.ca</a>	Employment Standards Code <a href="http://www.gov.ab.ca">www.gov.ab.ca</a>	Occupational Health and Safety Act <a href="http://www.gov.ab.ca">www.gov.ab.ca</a>
Saskatchewan	The Saskatchewan Human Rights Code <a href="http://www.shrc.gov.sk.ca">www.shrc.gov.sk.ca</a>	Labour Standards Act <a href="http://www.gov.sk.ca">www.gov.sk.ca</a>	Occupational Health and Safety Act <a href="http://www.gov.sk.ca">www.gov.sk.ca</a>
Manitoba	Human Rights Code <a href="http://www.gov.mb.ca/hrc">www.gov.mb.ca/hrc</a>	Employment Standards Code <a href="http://www.gov.mb.ca">www.gov.mb.ca</a>	Workplace Safety and Health Act <a href="http://www.gov.mb.ca">www.gov.mb.ca</a>
Ontario	Human Rights Code <a href="http://www.ohrc.on.ca">www.ohrc.on.ca</a>	Employment Standards Act <a href="http://www.gov.on.ca">www.gov.on.ca</a>	Occupational Health and Safety Act and Workplace Safety and Insurance Act <a href="http://www.gov.on.ca">www.gov.on.ca</a>
Quebec	Charter of Rights and Freedoms <a href="http://www.cdpcj.qc.ca">www.cdpcj.qc.ca</a>	An Act Respecting Labour Standards <a href="http://www.cnt.gouv.qc.ca">www.cnt.gouv.qc.ca</a>	Act Respecting Occupational Health and Safety <a href="http://www.gouv.qc.ca">www.gouv.qc.ca</a>
New Brunswick	Human Rights Act <a href="http://www.gnb.ca/hrc-cdp">www.gnb.ca/hrc-cdp</a>	Employment Standards Act <a href="http://www.gnb.ca">www.gnb.ca</a>	Occupational Health and Safety Act <a href="http://www.gnb.ca">www.gnb.ca</a>
Nova Scotia	Human Rights Act <a href="http://www.gov.ns.ca/humanrights">www.gov.ns.ca/humanrights</a>	Labour Standards Code <a href="http://www.gov.ns.ca">www.gov.ns.ca</a>	Occupational Health and Safety Act <a href="http://www.gov.ns.ca">www.gov.ns.ca</a>
Prince Edward Island	Human Rights Act <a href="http://www.gov.pe.ca/humanrights">www.gov.pe.ca/humanrights</a>	Employment Standards Act <a href="http://www.gov.pe.ca">www.gov.pe.ca</a>	Occupational Health and Safety Act <a href="http://www.gov.pe.ca">www.gov.pe.ca</a>
Newfoundland & Labrador	Human Rights Act <a href="http://www.justice.gov.nl.ca/hrc">www.justice.gov.nl.ca/hrc</a>	Labour Standards Act <a href="http://www.gov.nl.ca">www.gov.nl.ca</a>	Occupational Health Safety Act <a href="http://www.gov.nl.ca">www.gov.nl.ca</a>
Yukon	Human Rights Act <a href="http://www.yhrc.yk.ca">www.yhrc.yk.ca</a>	Employment Standards Act <a href="http://www.gov.yk.ca">www.gov.yk.ca</a>	Occupational Health and Safety Act <a href="http://www.wcb.yk.ca">www.wcb.yk.ca</a>

Northwest Territories	Human Rights Act www.assembly.gov.nt.ca	Employment Standards Act www.gov.nt.ca	Safety Act www.gov.nt.ca
Nunavut	Human Rights Act www.cbcs.org/nunavut	Labour Standard Act www.gov.nu.ca	Workers' Compensation Act www.gov.nu.ca

The policies that reflect applicable employment legislations are:

- Attendance and Absenteeism Policy
- Code of Conduct
- Drug and Alcohol Policy
- Employee Information Policy
- Employment Equity Policy
- Fire Safety and Emergency Evacuation
- Health and Safety Policy
- Hours of Work Policy
- Occupational Health and Safety Policy
- Pay Equity Policy
- Payroll Administration Policy
- Recruitment & Selection Policy
- Respect in the Workplace (Bill 168)
- Statutory Holidays Policy
- Termination Policy
- Workplace Leave Policy

In developing proactive policies, it was important to move beyond compliance and recognize the strategic importance of valuing the various goals pursued through the legislation, for example, diversity, health and safety of employees, and privacy protection.

After ensuring policies were in compliance with all applicable laws, it was important to align policies with the human capital theory and focus on increasing employee engagement, creating a positive organizational climate and a strong employment relationship. Employees possess intrinsic skills, knowledge and behaviours that may add economic value to the

organization. Policies must be focused on eliciting positive behaviours while inhibiting negative ones, which allow JDIMI to realize the full potential of its people.

The Recruitment & Selection Policy testifies JDIMI's dedication to equal opportunity and fair hiring practices when filling positions. The policy has been adopted to ensure that all employees and potential candidates are considered for employment opportunities in a fair, consistent and unbiased approach. JDIMI's policy states that all new postings of employment be circulated internally for a period of one week before made public. This process is designed to give current employees first priority in consideration for new employment opportunities within the company, and to promote applicable employees whenever possible. After the one-week period, if internal postings have not yielded a qualified candidate, then JDIMI will make any employment opportunities public. This policy emphasizes promotions and even lateral moves to achieve broader career experiences and give employees a favourable impression of the organization.

The Employee Referral Policy increases employees' commitment to the organization while also strengthening the working relationship. The employee referral program not only identifies top candidates who may not be actively searching for new employment but it also requires employees to assess candidates for competences and fit and to sell them on the company and the job. The identification, assessment and selling features make referrals a superior recruiting source. The Employee Referral Policy also increases employee engagement and commitment as in order to sell the organization to potential candidates employees will need to learn about the practices that make the firm attractive. This builds the pride and loyalty employees have in the organization and strengthens the corporate

culture as they are reminded why the company is superior and why they should stay.

The Employee Development Policy and the Performance Development & Salary Review Policy are key components in the competitiveness of the firm. By providing annual performance development reviews (PDR) JDIMI has the opportunity to recognize and reward success, offer career planning information, evaluate employees' tasks to determine what kind of training, if any, is necessary, and provide employees with goals and objectives for the coming years. Employee development strategies and procedures help employees prepare for changes in their current jobs, such as changes resulting from new customers and technologies, while increasing their ability to move into other jobs within the organization. As shown in Figure III, a basic career management system involves four steps.

**Figure III - Steps & Responsibilities in the Career Management Process**  
(Steen, Noe, Hollenbeck, Gerhart & Wright, 2009)

	Self-Assessment	Reality Check	Goal Setting	Action Planning
<b>Employee Responsibility</b>	Identify opportunities and development needs.	Identify what needs are realistic to develop.	Identify goals and method to determine goal progress.	Identify steps and timeline to reach goals.
<b>Company Responsibility</b>	Provide assessment information to identify strengths, weaknesses, interests, and values.	Communicate performance evaluation, where employee fits in long-range plans of the company.	Ensure that goals are specific, challenging, and attainable; commit to help the employee reach the goals.	Identify resources the employee needs to reach goals, including education, work experiences, relationships.

The Educational Assistance Policy outlines JDIMI's commitment to the personal and professional development of its employees as it provides the assistance needed to expand their knowledge and competences and improve opportunities for advancement within the organization. This policy benefits both the employee and JDIMI as employees are provided with the support needed to build their skills and knowledge while supplementing their ability, efficiency and confidence in handling their job related responsibilities and undertake future tasks required by the organization.

JDIMI's Flex Time Policy demonstrates their commitment with providing scope for employees to balance their work with the responsibilities and interest they have outside work. Work-life balance policies may increase productivity and employee satisfaction, lower absenteeism, help tackle the morale in the workplace, and decrease high degrees of stress that can lead to higher turnover as employees tire of juggling work and other responsibilities.

Policies directed at creating and sustaining effective business operations are also vital to include in the employee policy manual as it gives employees guidelines regarding work standards that meet JDIMI's operational requirements. These policies establish a framework of necessary day-to-day procedures. For example, the Building Access & Parking Control Policy and the Check in and out Policy provide the procedures needed to promote the safety and security of the office buildings and occupants.

To assist the organization in maintaining an exemplary work environment, employees are required to conduct themselves with a high standard of integrity and in an ethical and

professional manner, at all times. The purpose of the Code of Conduct is to preserve the core values and business principles that JDIMI is founded upon. The Respect in the Workplace (Bill 168) is also included and dedicated at providing a work environment free from direct and indirect discrimination and any form of harassment or bullying. These policies are needed to provide and maintain a culture based on respect for the dignity and rights of everyone.

The Attendance & Absenteeism and Hours of Work Policy provide guidelines regarding work hours and attendance requirements needed to the organization's goals, objectives, and business operations. While in accordance with the requirements under the Ontario Employment Standards Act, these policies establish core business hours, procedures regarding scheduled breaks, and the attendance needed to fully service and satisfy JDIMI's clients. Ultimately, it sets clear attendance and working hours expectations for all employees.

The Cell Phone, Company Issued Electronic Devices, and Computer Equipment and IS Use Policies are aimed to ensure safe and appropriate use and management of company-owned equipment and computer information systems as they are an integral part of business at JDIMI. They ensure employees are provided with the tools and systems needed for the effective performance of job duties while protecting company property and reducing business and legal risk. Information systems security is a business issue, not just a technology issue as corporate knowledge and information are important assets of the organization.

Overall, all policies developed must be usable. Good policies must comply with all applicable legislation while reflecting the organization's mission, goals and values; they must also include the purpose of the policy and whom it affects. The employee policy manual acts as a general guide and introduction to the organization, its processes and procedures and sets the foundation for the psychological contract.

## **Conclusion**

The role of the HR department is to take initiatives and provide guidance, support and services on all matters relating to the organization's employees (Armstrong, 2009). Largely, the HR function provides advice and services that enables the organization to effectively get things done through its people. HR policies, procedures and practices are created and sustained to serve everything concerning employment in the organization and the preservation of a strong employer-employee relationship. HRM is increasingly seen as positively contributing to the achievement of a sustained competitive advantage.

The employee policy manual plays a major role in the development of an environment that enables and supports employees to make the best use of their skills and competences, to realize their full potential to both their and the organization's benefit, and improve the quality of their work life. Organizations must align their HRM policies and procedures with their strategic goals and ensure they complement one another to achieve the firm's business strategy (Bowen & Ostroff, 2004). For example, an organizational that has a strategy of customer service must implement policies centered on service excellence.

Employment policies positively contribute to the firm's performance by leveraging human capital and promoting desired attitudes and behaviours (Bowen & Ostroff, 2004). Policies must be visible, understandable, relevant and consistent in order to provide employees clear expectations. A strong organizational climate is created when employees develop a shared interpretation of the organization's policies, practices and procedures and develop shared perceptions about what behaviours are expected and rewarded in the organization (Bowen & Ostroff, 2004). A clear employee policy manual in which policies complement each other, consider contextual factors, and is strategically aligned with organization goals ultimately, creates a positive organizational climate that supports strong and lasting employment relationships, increases employment engagement, and encourages a high-performance work system.

JDIMI has a rich history having grown both organically and by acquisition. It currently operates in the province of Ontario but is expanding nationally. In creating the handbook, I concentrated on federal and Ontario provincial laws. As they expand and employ people in different provinces, they will need to be mindful of different provincial employment standards. In Canada, federal and provincial employment legislations tend to mirror one another, however, differences do exist. For example, Family Day is a statutory holiday only observed in the provinces of British Columbia, Alberta, Saskatchewan, and Ontario.

My experience in creating the Employee Policy Manual for JDIMI has provided me with valuable insights on employment standards and best practices. The process proved to be very complex as I consulted many sources in order to create a comprehensive handbook. I also realized even though individual policies have their own unique purpose they are all

interrelated and work together in creating a positive organizational climate. The employee handbook is an integral aspect of strategic HRM as it presents the organization and its expectation to employees, and is the foundation of a strong employment relationship.

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## DISCLAIMER

This handbook is a general guide to the company's regulations and policies. It does not constitute an employment agreement, nor does it confer any special rights or guarantee continued employment. The employer can make changes to this handbook at any time.



## WELCOME

Welcome to Jones DesLauriers Insurance Management Inc. (JDIMI). Your personal presence and the quality of your participation can significantly enhance the growth of our business. With us, people have an opportunity to become the best they can. Areas of focus include leadership, relationships and creativity. Within these guidelines, your personal best is an outcome toward which you can aim.

We think you will find JDIMI a unique place to work. There is a relaxed working atmosphere with a true team focus. We all have our unique abilities, which compliment others in this working environment. When we all pull together, it's amazing what can be accomplished.

## VISION

Expert advisors helping you face the future with confidence.

## MISSION

Providing expert advice and innovative insurance solutions to our clients that help mitigate their risks.

## TAG LINE

Partnering To Mitigate Your Risk.

## VALUES

Innovate  
Out Perform  
Passion for our Customers  
Respect

## ATTENDANCE AND ABSENTEEISM POLICY

---

### INTENT

The purpose of this policy is to establish, for each employee, the requirement that they work all scheduled hours as deemed necessary by their position. Satisfactory attendance is important to the operations of the efficient brokerage. Regular attendance and consistent punctuality are critical to the goals, objectives, effectiveness and standards of JDIMI and its business operations.

### GUIDELINES

1. To fully satisfy our clients we serve, it is extremely important that JDIMI employees arrive at work on time and be here as scheduled unless it is not reasonably possible.
2. If an employee is unable to report to work for any reason, he or she must telephone their manager between 8:30 a.m. and 9:00 a.m. on that day. If you must leave a message on voice mail, leave a number where you can be reached. Any important business that needs attention should be related during your call.
3. New employees under the probationary period will not qualify for any sick days. If an employee is on probation and is absent due to illness, their pay will be deducted for the time missed.
4. Employees who are absent for two (2) or more consecutive working days are required to submit a note from a licensed physician or medical practitioner stating the nature of the illness and/or medical condition that led to the absences.
5. Employee absenteeism due to a work-related illness or injury may require the employee to submit a physical examination before returning to work in order to minimize liability to JDIMI.
6. JDIMI employees are entitled to ten (10) sick days per calendar year. These sick days may not be accumulated from year to year.
7. Attendance records will be considered part of the employee's performance review.
8. Employees who are frequently tardy and/or absent, can expect corrective action up to and including discharge from his or her job.
9. Employees who are unable to make it into the office due to inclement weather are considered absent and will have to take that full day as a vacation day. However, please remember that your personal safety is more important than your attendance if the roads are hazardous.
10. Unacceptable attendance includes, but is not limited to, unexcused or persistent late arrival/early departure during scheduled working hours, abuse of established sick leave benefits, or tardiness.

11. Absences approved under the provision of federal and provincial law, and absences approved for the purpose of complying with military requirement, will not be considered as an unscheduled, unapproved, or unexcused absence.

## RESPONSIBILITIES

1. All Managers and Account Directors are responsible for:
  - a. Ensuring employees have read and understand this policy, and for dealing with disciplinary matters arising from a breach of this policy.
2. All JDIMI employees are responsible for:
  - a. Notifying his or her manager/account director of his or her absence for each day that the absence occurs, regardless of the cause, and reporting when he or she is likely to return to work.
  - b. Regular attendance and consistent punctuality.

## BUILDING ACCESS & PARKING CONTROL POLICY

---

### INTENT

The purpose of the Access Card and Parking Control Policy is to promote the safety and security of office buildings and occupants. Access cards, codes, keys and parking passes will be controlled by the HR Department and will be issued and managed in accordance with the following procedure.

### GUIDELINES

1. All employees are to be issued an access card, code and/or keys to gain entry to secure working areas.
2. Office keys, codes and access cards for use on the weekends and after hours have been distributed to all employees requiring one. It is the employee's responsibility to ensure the security of his or her office key and card.
3. Where applicable, employees will be provided with a parking pass entitling him or her to park in the JDIMI designated parking area.
4. All lost access cards, codes, keys, and/or parking passes shall be reported immediately. Employees may request a new access card, key or parking pass by emailing the following:  
Toronto – Cathy Carnevale  
Belleville – Deb Lawrence  
Cambridge – Jackie Kempa
5. In the event of a lost access card, key or parking pass, JDIMI will pardon the replacement cost the on the first occurrence. Anytime thereafter the replacement cost is at the expense of the employee. Replacement costs are as followed:
  - \$25 per access card and key;
  - \$100 + GST per parking pass;
  - The building management reserves the right to change these costs.

## BUSINESS CONTINUITY PLANNING POLICY

---

### INTENT

JDIMI has adopted this Business Continuity Planning Policy to ensure that the appropriate critical areas (including personnel and physical equipment) are identified and supported during any disruption so that our organization may continue to operate.

JDIMI is committed to the ongoing success of our operation and will ensure that our doors will be open for business regardless of the situation.

This policy will provide guidelines for the creation of a continuity plan in the event of a disruption, and will assign responsibilities and duties related to business continuity planning.

### MAJOR FUNCTIONS OF BUSINESS CONTINUITY PLANNING

1. Identify critical processes, operations and functions:
  - Personnel - Identify and train skilled employees to provide back up services for essential (or all) functions.
  - Equipment – Determine essential equipment, and establish the necessity for duplicates of back-ups.
  - Reporting Structure – Establish a chain of command to ensure that decisions can be made and that employees will receive appropriate direction.
2. Identify key internal and external dependencies:
  - Availability of Assets – Ensure access to equipment, facilities, utilities, computers, machinery, tools, vehicles, communications equipment, etc.
  - Establish Supply Chain Viability – Determine the availability of essential supplies.
3. Identify potential vulnerabilities to business.

### RESPONSIBILITIES

Planning Team – The BCP Team is a taskforce of JDIMI employees with responsibilities for the development of business continuity plans.

1. Develop a clearly defined and documented policy for Business Continuity. The policy should include the following:
  - Personnel – Cooperate with Human Resources in the identification and training of a pool of employees that will perform services essential to the business of JDIMI, acting as replacements for absent employees. Cross training will be provided where duties are not commonly shared. Determine the necessity for contracting external staffing agencies, and the viability of contacting retirees.

- Equipment – Determine equipment that is essential to the business processes of JDIMI and ensure that these will be accessible and operational. The BCP team will determine the necessity of back up systems/equipment.
  - Availability of Assets – Ensure access to equipment, facilities, utilities, first aid supplies, office supplies, computers, machinery, tools, vehicles and communications equipment.
  - Business Commitments – Review potential contractual or legal implications of established service level agreements and penalties for non-performance of business arrangements.
  - Reporting Structure – Establish a chain of command based on an updated organizational chart to ensure that all employees are aware of the reporting structure, and the employees that will be tasked with covering extra duties in the event of managerial absences.
  - Accounting – Ensure the continued operation of payroll, finance and accounting systems.
  - Contact List of Emergencies – Establish an up-to-date list of contact information for staff and clients.
2. Duties of the BCP Manager – the BCP Manager shall be an appointed position within the Planning Team that will be responsible for the coordination of prevention efforts, keeping track of staff and who is available to come to work.
  3. Response Plan – The BCP team shall establish a plan for the implementation of necessary communications to employees, and when specific actions will be taken.

#### Human Resources

1. Keep an up-to-date list of all employees for communication purposes.
2. During the disruption, track which staff members are available to work.

#### Management

1. Document guidelines for what, how, who and when business decisions are made.
2. Be prepared to make decisions about when to stay open, when to close to visitors, or when to close your business completely.
3. Ensure that core business activities can be sustained over several months.
4. Make sure that everyone knows their roles – managers, employees, health and safety committees etc. to avoid confusion.
5. Ensure the security of the building in the event of mass absenteeism.

## CELL PHONE POLICY

---

### INTENT

The purpose of this policy is to ensure safe and appropriate use and management of cell phones and/or handheld devices used by JDIMI employees and to protect company property.

### GUIDELINES AND APPROPRIATE USE

1. Where deemed necessary for the effective performance of job duties, JDIMI shall provide the employee with a cell phone to use for business purposes only, in accordance with the terms and conditions set out in this policy.
2. Company-provided cell phones are to be used for business purposes only and only when necessary. Personal use of company-owned cell phones may be used in response to family emergencies and only when it is impossible or unreasonable to use a landline telephone or personal phone. Airtime for personal calls must be paid by the employee on a monthly basis.
3. Employees using company-owned mobile devices are expected to conduct themselves in a professional manner at all times. Employees must respect those around them by refraining from loud conversations within earshot of others and by turning on the vibrate option during meetings and/or whenever possible.
4. While using their cell phones, employees are prohibited from conducting illegal contractions, threats, harassment or any other unacceptable behaviour, which contravenes the employee conduct policy.
5. Employees are prohibited from using personal cell phones for phone calls or any other available purpose (e.g. internet access, social networking, gaming, texting, music) during work time. Personal cell phones are only to be used during scheduled breaks or lunch periods in non-working areas.
6. In accordance to the law that is in effect, employees are strictly prohibited from using hand-held cell phones while operating a vehicle during the course of the work period. This includes both company and personally owned devices. When it is essential for an employee to have a cell phone in a motor vehicle, a hands-free device must be used. However, the use of hands-free devices should be kept to a minimum while driving. In the case of emergencies, it is strongly suggested that drivers pull over safely and park before making a call.
7. Mobile devices, phone numbers, and the information stored on the cell phone remain the property of JDIMI and must be returned immediately upon request or upon the termination of the employee's employment, whichever first occurs. If the user does not return their company-owned cellphone, he or she will be required to reimburse JDIMI the price of the cellphone, and

JDIMI will clear any information stored on the mobile device.

## RESPONSIBILITIES

1. Account Directors/Managers are responsible for:
  - a. Ensuring employees have read and understand this policy, and for dealing with disciplinary matters arising from a break of this policy.
  - b. Notifying the IS Manager promptly whenever an employee leaves the company so that his or her mobile device may be returned. Involuntary terminations must be reported concurrent with the termination.
2. Employees are responsible for:
  - a. The proper care and management of company-owned cell phones, which includes taking reasonable care to prevent the loss, theft or damage of the equipment. Any incident must be reported immediately to the employee's manager.
  - b. In the event that a company owned cellular phone is damaged or lost, JDIMI will cover the full cost of repair or replacement on the first occurrence. On the second occurrence, JDIMI will cover 50% of the cost and the employee will be responsible for covering the remaining 50% of the cost. On any subsequent occurrence, the employee will be responsible for covering the full cost of repair or replacement.
  - c. Logging all personal calls made on a company-owned cell phone and for reimbursing JDIMI (as per your Employment Agreement) for the cost of those calls on a monthly basis, according to accounting procedures.

## CHARITY POLICY

---

### INTENT

JDIMI is committed to working with local and national charitable organizations to assist the needy and help worthy causes. The purpose of this policy is to create consistency in JDIMI charitable contributions and promotions.

### GUIDELINES

1. Employees are to refer all requests for brokerage sponsorship of local charitable organizations to the Charity Committee.
2. Requests for donations must be for a philanthropic initiative. Some examples include, sponsorship in a race or run, annual events, participating in food-drives, donations of products, materials or monetary offerings. Requests must be made on behalf of a charitable organization.
3. If an employee is asked by an organization of which he or she is a member, to solicit funds or distribute literature, the Charity Committee must approve and designate proper time and place for the solicitation program.
4. To ensure that any and all donations are made used for appropriate purposes, JDIMI will not provide support to unregistered charitable organizations that do not meet the legal and regulatory standards and requirements.
5. JDIMI, will not fund the following type of donation requests:
  - Religious organizations;
  - Political parties, political representatives or advocacy groups;
  - Individual pursuits;
  - Third party organizations raising funds for charity;
  - Charities operating outside of Canada.

## CHECK IN AND OUT POLICY

---

### INTENT

This policy was developed to address the procedure and guidelines to be followed when employees choose to leave JDIMI premises.

### GUIDELINES

1. The receptionist must be notified when you are in and out of the office, at all times.
2. Where applicable, the receptionist maintains an in and out log for all employees to sign in and out.
3. In the event that an employee should forget to inform the receptionist when he or she has left and/or returned, the employee must inform the receptionist immediately in order to keep records accurate.

## CODE OF CONDUCT POLICY

---

### INTENT

JDIMI is committed to maintaining a high quality working relationship with all our employees by providing a safe and healthy workplace that promotes a high level of job satisfaction and a respectful work environment. Our employees contribute to the success of our organization and that of our clients.

JDIMI strives to:

- Provide a work environment which is free from discrimination and/or harassment;
- Provide a work environment that encourages self-motivation and initiative;
- Provide fair rewards for sustained job performance;
- Encourage open and honest dialogue about work and/or business issues;
- Offer equal opportunity for personal development, career growth and advancement based on individual ability and demonstrated job performance.

To assist the organization in maintaining an exemplary work environment, we require that all JDIMI employees conduct themselves with a high standard of integrity and in an ethical and professional manner, at all times. The purpose of this policy is to preserve the core values and business principles that our organization is founded upon.

JDIMI believes that issues that may arise periodically between employees and management which can best be resolved through open and honest discussions directly between the two parties, without the need for third party intervention. Although third party involvement is not encouraged, JDIMI respects the right for employees to request such involvement and will govern its actions accordingly.

### GUIDELINES

1. Act and maintain a high standard of integrity and professionalism.
2. Be responsible and scrupulous in the proper use of Company information, funds, equipment and facilities.
3. Be considerate and respectful of the environment of others.
4. Exercise fairness, equality, courtesy, consideration and sensitivity in dealing with other employees, clients, suppliers and any other person who deals with JDIMI in the conduct of its business.
5. Avoid any conflict of interests. Any interest that may constitute a conflict of interest must be promptly disclosed to the employee's manager.
6. Perform duties with skill, honesty, care and diligence.
7. Abide by policies, procedures and lawful directions that relate to your employment with JDIMI.

8. Avoid the perception that any business transaction may be influenced with the offering or accepting of gifts.
9. Any employee, who in good faith, raises a complaint or an alleged breach of the Code of Conduct will not be disadvantaged or prejudiced. All reports will be dealt with in a timely and confidential manner.

## UNACCEPTABLE BEHAVIOURS

Unacceptable behaviour includes, but is not limited to:

1. Willful damage or destruction to employer property or employee property.
2. Causing physical harm to another person.
3. Threats or harassing behaviour.
4. Theft, including physical and intellectual properties.
5. Dishonest, illegal or improper business activities.
6. The use, possession, sale or dispensation of any illegal drug, alcohol or paraphernalia associated with either.

## DISCIPLINE

It is the policy of JDIMI to be patient, fair and tolerant in the administration of its employees and to encourage employees to exercise self-discipline at all times in their conduct and performance. However, repeated, willful or inexcusable breaches of policies, standard operating practices or normal business ethics are not acceptable and shall be dealt with.

Depending on the severity of the concern and the number of past occurrences, disciplinary action may call for any of five corrective steps:

1. Informal Counseling
2. Verbal warning
3. Written warning
4. Suspension with or without pay
5. Termination of employment

## RESPONSIBILITIES

1. Employees are responsible for:
  - a. Performing their work in a competent manner.
  - b. Displaying conduct and behaviour that is consistent with JDIMI policies and practices, as well as those practices that are generally regarded as standard in a business enterprise.

- c. Actions related to their personal development, conduct and behaviour.
2. Managers and Account Directors are responsible:
- a. For training, counseling and coaching employees to understand the expectation of JDIMI and the improvements that are necessary to achieve the desired level of performance and/or behaviour.
  - b. Ensuring employees are treated fairly, with dignity and respect.
  - c. Creating a work environment in which employees can learn and/or develop a work ethic consistent with the principle outlined above.
  - d. Ensuring employees have read and understand this policy, and for dealing with disciplinary matters arising from a breach of this policy.

## CONFERENCE, SEMINAR AND OTHER EVENTS POLICY

---

### INTENT

JDIMI encourages employees to increase their knowledge, maintain currency in their profession, and to continually upgrade their skills. Such improvement is often best accomplished through attendance at conferences, insurance company/industry events, trade shows or seminars.

### ELIGIBILITY REQUIREMENTS

1. The employee must be an active full time employee with JDIMI
2. Employees wishing to attend a conference, seminar or other event must have a buddy system in place in their particular unit to ensure the necessary cover off with their clients.
3. Attending conferences, seminars or other events shall not have a negative impact on the performance of the employee, or adversely affect the performance of any other employees. The employee's work must be current with no emails left unattended.
4. Employees who have been subject to any disciplinary actions in the previous 90 workdays will not be eligible to attend a conference or seminar.
5. The employee must demonstrate a high level of performance on the job in order for their buddy to be able to pick up the additional volume.

Regardless of an employee's ability to meet all eligibility requirements, it may not be possible to accommodate all requests for conferences, seminars or other events.

### GUIDELINES

#### Approval:

Employees who attend a conference, seminar or other event, paid for by JDIMI are responsible for submitting an Education Request Form for approval.

Employees require approval from the Manager/Account Director they report to and Producers require approval from the Chief Sales Officer they report to.

Employees are responsible for arranging registration and attendance at approved conferences, seminars or other events through the Education Committee.

Conduct:

While representing JDIMI at conferences, seminars or other events, all staff are expected to conduct themselves in a professional manner which positively reflects on the organization.

In the event that an employee is engaged in a breach of conduct while representing JDIMI at a conference, seminar or other event, he/she will be subject to disciplinary action up to and including termination.

Alcohol Intake:

At such events JDIMI requests that its employees avoid drinking excessive amounts of alcohol. In the event that a Company representative or other authority determines that an employee is intoxicated, and/or may not be in a legal state to operate a vehicle, they may request that the employee surrender their keys and accept a taxi voucher, or return to their residence with a designated driver.

Additional Activities:

When employees leave a company event (via taxi or designated driver or driving themselves), their actions after their departure become their own responsibility.

Non-Company Endorsed Events:

Activities that occur after hours and not on Company property, even if attended by some (or all) JDIMI employees, do not constitute Company endorsed events.

*Reminder – Employees are reminded that regardless of the event they should always act responsibly and plan ahead, especially if alcohol is being consumed.*

## COMPANY ISSUED ELECTRONIC DEVICES POLICY

---

### INTENT

JDIMI understands and supports the necessity of employees requiring the use of laptop computers and other electronic devices. The purpose of this policy is to ensure proper management and company-owned electronic devices and to protect company property.

### GUIDELINES

1. Where deemed necessary for the effective performance of job duties, JDIMI shall provide employees with a laptop to use for business purposes only, in accordance with the terms and conditions set out in this policy.
2. Employees are responsible for the equipment issued to them and must ensure that it is kept in good working conditions and is well maintained.
3. Electronic devices issued to JDIMI employees remain the property of JDIMI. Therefore, company-owned equipment should only be used for JDIMI business and not for any personal reasons.
4. The use of unlicensed software is illegal and puts JDIMI and the employee at risk of legal action. Employees are prohibited from downloading or loading any software programs onto JDIMI issued laptops or any other electronic device without first getting JDIMI's approval. Violations of copyright law expose the company and the responsible employee(s) to both civil and criminal penalties.
5. Employees are prohibited from introducing computer viruses into company-owned laptops or any other electronic device.
6. Employees should be the only people to use company-owned electronic devices that are loaned to them and should not allow any other person use the equipment.
7. Company-owned property loaned to employees by JDIMI must be returned immediately upon request or upon the termination of the employee's employment, whichever first occurs. If the user does not return the equipment, he or she will be required to reimburse JDIMI the price of the device.

### RESPONSIBILITIES

1. Account Directors/Managers are responsible for:
  - a. Ensuring employees have read and understand this policy, and for dealing with disciplinary matters arising from a breach of this policy.

- b. Notifying the IS Manager promptly whenever an employee leaves the company so that electronic devices may be returned. Involuntary terminations must be reported concurrent with the termination.
2. Employees are responsible for:
- a. The proper care and management of company-owned equipment, which includes taking reasonable care to prevent the loss, theft or damage of the equipment. Any incident must be reported immediately to the employee's manager.
  - b. Any employee who suspects that his or her company-owned laptop or other electronic devices has been infected by a virus must notify the IS Manager immediately.
  - c. In the event that a company-owned device is damaged or lost, JDIMI will cover the full cost of repair or replacement on the first occurrence. On the second occurrence, JDIMI will cover 50% of the cost and the employee will be responsible for covering the remaining 50% of the cost. On any subsequent occurrences, the employee will be responsible for covering the full cost of repair or replacement.

## COMPUTER EQUIPMENT AND IS USE POLICY

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### INTENT

Computer information systems and networks are an integral part of business at JDIMI. The purpose of this policy is to ensure proper management of all Company owned computer information systems, safeguard the information contained within these systems, reduce business and legal risk, and to ensure that company internet resources are used appropriately at all times when conducting company business.

### COMPUTER EQUIPMENT GUIDELINES

1. Employees are responsible to ensure computers given to them by JDIMI are kept in good working condition and are well maintained.
2. Computer equipment issued to employees remains the property of JDIMI. Therefore, computers issued to employees should only be used for JDIMI business and not for any personal reasons.
3. Employees are forbidden from downloading any software, programs or other copyrighted material onto Company-owned computers without approval by JDIMI. Failure to observe copyright or license agreements may result in disciplinary action by the company and/or legal action by the copyright owner.
4. Employees are prohibited from introducing a computer virus into company computers or any other electronic device.
5. JDIMI owned software shall not be used on any computer that is not owned by the company. In the event that an employee requires the use of software for working from home, written authorization will be given by JDIMI.
6. All JDIMI information and correspondence, including emails transmitted/received using company-owned computer equipment is considered to be the business property and records of JDIMI and can be managed accordingly for appropriate business related matters.
7. At the end of each day, employees are responsible to exit all programs and to power down their computers.
8. Employees are to report any computer or printer problems to the technical department by email to [helpdesk@jdimi.com](mailto:helpdesk@jdimi.com) immediately to ensure they are taken care of promptly.

### INTERNET USE GUIDELINES

1. JDIMI's computer based technologies (computer, e-mail, internet, network systems) are to be

used for appropriate company business only.

2. JDIMI employees may use the Internet to complete job duties. Acceptable and appropriate Internet related work activities include:
  - a. Researching, accumulating and distributing any information related to the user's responsibilities.
  - b. Communicating and collaborating with other employees, business partners and JDIMI customers, according to the individual's assigned job duties and responsibilities.
  - c. Accessing databases for information as needed.
  - d. Using web browsers to obtain business information from commercial websites.
3. Unacceptable Internet use includes, but is not limited to:
  - a. Usage for illegal purposes, such as theft, fraud, slander, harassment (sexual and non-sexual), identity theft, online gambling, spreading of viruses, spamming, plagiarism/copyright infringement or any other activity that would constitute a criminal offence or give rise to liability.
  - b. Copying, destroying, and/or altering any information or documentation that belongs to JDIMI or any other business entity without authorization.
  - c. Revealing private and/or confidential information related to JDIMI's business, its clients or its employees.
  - d. Accessing, downloading or printing any content that exceeds the bounds of good taste or moral values (i.e. pornography).
  - e. Engaging in personal online activities (i.e. personal emails, gaming, Facebook, Twitter and any other social networks). Employees may be discipline and/or dismissed for social networking conduct when behaviour may: bring JDIMI'S reputation into disrepute; harm or jeopardize the employer-employee relationship; breach confidentiality and/or competitive advantage of JDIMI; constitute libel if postings are maliciously or negligently made related to our workplace, people or our brand; be considered harassment of others; violate criminal standards; any other activities that are of inappropriate conduct on the part of an employee.
  - f. Allowing unauthorized or third parties to access JDIMI network and resources.
4. File downloads from the Internet are not permitted unless specifically authorized in writing by the IS manager.

## E-MAIL GUIDELINES

1. JDIMI e-mail communications must be conducted with respect to the JDIMI standards of conduct, and should be created with professionalism and attention to detail.
2. Proofread e-mails before sending them. Use the Spell-Check function to ensure that messages are free of unnecessary spelling errors and ensure the accuracy of all content sent in e-mail messages.
3. E-mails should be sent only to those that require the information. All staff e-mails should be distributed only authorized employees.
4. Employees are prohibited from sending unnecessary and spam e-mails.

5. Never respond to any spam messages
6. Avoid sending confidential information via e-mail. If confidential information must be sent via e-mail employees are responsible to ensure e-mail messages are properly encrypted.
7. Employees are responsible to check their e-mails frequently.
8. Alert the IT department immediately of any breach in e-mail security.
9. Should an employee be absent from the office for a day or more, they are responsible to ensure that their "Out of Office Assistant" is on. *Please refer to Out of Office Policy.*

## SECURITY

1. JDIMI respects the privacy of its employees, however, employee privacy does not extend to the employee's use of JDIMI's e-mail and Internet systems. No person using such resources should expect privacy in their communications. All messages created, sent or retrieved over the Internet constitute the property of JDIMI.
2. All communications, including text and images, can be disclosed to law enforcement or other third parties without prior consent of the sender or the receiver. This means, do not put anything into your e-mail messages that you would not want to see on the front page of the newspaper or be required to explain in a court of law.
3. Internet and e-mail use may be monitored from time to time, without notice, to evaluate customer service and to determine how systems are being used. All monitoring of electronic systems shall be conducted by the IS department.
4. Any and all passwords should not be disclosed to, or shared with, any other users or third parties. Any and all Internet and e-mail accounts are to be accessed only by their assigned user for legitimate business purposes.
5. Users shall not attempt to obtain anyone else's account password.
6. If a user has reason to believe his or her password has been compromised, the user must inform the IS department immediately.
7. Personal files and/or data downloaded from the Internet may not be stored on JDIMI's PC hard drives or network file servers or any other company-owned device.
8. All JDIMI business is intended to be performed using JDIMI owned and operated property, including computers, telephones, mobile devices and any other electronic device. Employees are prohibited from using personally owned equipment or property for the creation, transmission or storage of JDIMI business information.

## RESPONSIBILITIES

1. Account Directors/Managers are responsible for:
  - a. Ensuring employees have read and understand these policies, and for dealing with disciplinary matters arising from a breach of this policy.
  - b. Notifying the IS Manager promptly whenever an employee leaves the company or transfers to another department so that his or her access can be revoked. Involuntary terminations must be reported concurrent with the termination.
  
2. All JDIMI employees are responsible for:
  - a. The proper care and management of company-owned Information Systems, which includes taking reasonable care to prevent the damage of the equipment. Any incident must be reported immediately to the employee's manager.
  - b. Using JDIMI's computer based technology for business purposes only and be aware that any information they send/receive may be monitored for appropriate business use.
  - c. Ensure that all communications are for professional reasons and that they do not interfere with his or her productivity.
  - d. Any employee who suspects that his or her workstation has been infected by a virus should immediately power off the workstation and notify the IS Manager immediately.
  - e. All computer transactions that are made with his or her ID and password.
  - f. Logging out when leaving a workstation for an extended period.
  - g. In the event any individual feels the electronic systems of JDIMI are being misused or used in an abusive manner, that individual shall report the alleged abuse directly to the IS Manager in confidence for investigation.
  
3. IS is responsible for:
  - a. Installing and maintaining appropriate antivirus software on all computers.
  - b. Responding to all virus attacks, destroying any virus detected, and documenting each incident.
  - c. The administration of access controls to all company computer systems.
  - d. Maintaining records of software licenses owned by JDIMI.
  - e. Periodically (at least annually) scan company computers to verify that only authorized software is installed.

## CONFIDENTIALITY

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### INTENT

JDIMI is committed to protecting its trade secrets; confidential and proprietary information remain the sole and exclusive property of JDIMI. Because of the sensitive nature of JDIMI's business it is important to protect its business interests by ensuring confidential or proprietary information are not disclosed to anyone outside the organization, whether or not that person could benefit directly or indirectly from having that information.

Due to the nature of our business, it is often necessary for a client to supply us with information that he or she would discuss with few other people. In most instances, it is necessary information requested by the insurance company to enable them to properly assess the risk. We must respect the confidentiality of the information. What takes place during the course of our business day must remain confidential. We have been placed in a position of professional trust. Be advised that any breach of that trust will result in discipline up to and including dismissal for cause without further notice.

JDIMI employees are required to keep all proprietary information of both the company and its clients confidential both during and after their term of employment, as per the signed Confidentiality Agreement in his or her HR file.

## DRESS CODE POLICY

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### INTENT

JDIMI is committed to maintaining a safe and comfortable environment including setting some standards for workplace dress code. This is to enable all employees to project a professional image that is in keeping with the needs of our clients and customers to trust us. Because our industry requires the appearance of trusted professionals a standard dress code is necessary for everyone. It is crucial that we project the image of trustworthy, knowledgeable business professionals for clients who seek our guidance, input and professional services.

### GUIDELINES

1. All JDIMI employees are expected to dress in a professional, business-like manner.
2. JDIMI reserves the right to prohibit any mode of dress or attire that may be deemed improper or inappropriate for conducting business, or is disruptive to the working environment.
3. Male workers are generally expected to wear trousers or dress pants with a dress shirt, or jacket/vest coordinated suit. A tie is not mandatory but is recommended.
4. Female workers are generally expected to wear dresses, skirts, trousers, dress pants and blouse/shirt or a jacket/vest-coordinated suit.
5. Employees are to refrain from wearing any items that are short, revealing and/or tight fitting.
6. Fridays are casual days and employees are welcome to dress business casual.

### PERMITTED ATTIRE

The following are examples of permitted attire that shall be worn to work and/or any off-site company-sanctioned event:

- Dress shirts
- Casual collared shirts
- Dress shoes (e.g. deck shoes)
- Dresses of an appropriate length
- Trousers
- Jacket/vest-coordinated suits
- Seasonal shirts (including sleeveless blouses for women)
- Tasteful and professional ties, scarves, belts and jewelry
- Skirts of an acceptable length (denim skirts are only acceptable on Casual Fridays)
- Jeans are only acceptable on Fridays, and if worn on other days employees are required to make a charitable donation to the Charity Committee.

## UNACCEPTABLE ATTIRE:

The following are examples of attire that shall not be worn to work (including Casual Fridays, unless specified otherwise) or to any company-sanctioned event for any reason:

- Shorts
- Baseball caps (Insurer sponsored golf events are exempt if the employee is in the office for a short amount of time)
- Jogging suits, sweat suits, leotards, tights, spandex, or sweat pants
- Leggings and/or bike shorts
- Jeans of any color (except on Casual Friday's)
- Sleeveless garments, including casual tank tops and muscle shirts
- See-through, sheer or mesh garments
- Revealing, low cut or off the shoulder tops or blouses
- Athletic shoes, running shoes, or tennis shoes
- Mini-skirts or dresses above knee length
- Beach sandals or flip-flops
- Hiking boots or military style boots
- Skin-tight or form fitting pants, dresses, or skirts
- Any clothing that is worn, torn, frayed or has visible patches or holes (also applies on Casual Fridays)
- Any undergarments worn as outer garments or any visible undergarments
- Any clothing that exposes the midriff

## DRUG AND ALCOHOL POLICY

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### INTENT

JDIMI is committed to providing a safe, drug and alcohol-free workplace. Employees under the influence of drugs or alcohol on the job may pose serious safety and health risks both to themselves and their co-workers. To help ensure a safe and healthy workplace, JDIMI reserves the right to prohibit certain items and substances from being brought onto, or being present on company premises.

JDIMI is aware that drug and alcohol dependencies are protected and recognized as grounds of mental, psychological and physical disability under the provincial and federal human rights regulations, and therefore considered to be prohibited grounds of discrimination.

### GUIDELINES

1. JDIMI strictly prohibits the use of non-prescribed drugs or alcohol during work hours, including lunch hours and/or rest periods. Employees are further prohibited from reporting to work while under the influence of drugs or alcohol.
2. No employee shall consume alcohol on the premises of the company unless JDIMI is sponsoring a social event for employees and/or clients. While attending any work-related function, on or off premises, every employee is responsible for consuming alcohol in a responsible manner. Each employee is expected to know his or her own tolerance for alcohol. Each individual is responsible for his or her own consumption of alcohol and the consequences that may result from that consumption.
3. JDIMI understands that employees may develop a chemical dependency to certain substances and that this is defined as a mental, physical and psychological disability. JDIMI promotes the early diagnosis of this disability and encourages employees with a dependency on alcohol or drugs to pursue medical and/or psychological treatment.
4. Any employee who suspects that he or she may have an emerging drug or alcohol problem is expected to seek appropriate treatment promptly from one of the many resources in the community or the Employee Assistance Program (EAP) will provide counseling and resources to assist such efforts.
5. Employees who fail to adhere to the above expectations or who engage in illegal activities such as selling drugs and/or alcohol while on JDIMI premises will be subject to disciplinary action up to and including termination of employment and referral to legal authorities.

## EDUCATIONAL ASSISTANCE POLICY

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### INTENT

JDIMI is committed to a work environment that encourages continuous learning as a means of maintaining a competent workforce. JDIMI offers support for employees who wish to pursue educational opportunities that will enhance his or her job performance capabilities and improve his or her opportunities for advancement within the company. The purpose of this policy is to help JDIMI provide employees with the assistance needed in a non-discriminatory and uniform manner.

Education is an on-going experience. Increased knowledge of the insurance industry will supplement one's ability, efficiency and confidence in the handling of day-to-day responsibilities.

### GUIDELINES

1. To be eligible for participation in our education program, an employee must be a permanent full-time employee; he or she must have completed a six (6) month probationary period, be considered as permanent staff and receive management approval.
2. JDIMI may suggest or require that an employee upgrade his or her knowledge base through education for perceived benefits to job performance.
3. JDIMI initiated education, and any tuition fees or required book purchases associated with courses, certification, or licenses shall be fully reimbursed at company expense. JDIMI shall make the necessary tuition payments directly to the institution.
4. JDIMI employees may also request education assistance for courses, certifications or licenses that have not been directly suggested by the organization.
5. JDIMI may provide assistance with the costs associated with employee requested education at their discretion, should the education requested present a perceived benefit to the company.
6. Once the employee requested education is approved, the employee will receive 100% upfront for course fees and books; receipts must to be provided.
7. JDIMI will pay a maximum of \$75 a night for a hotel room, if participants are required to go out of town for the completion of a course, certification or license; receipts must be provided. All other expenses (meals, transportation, parking etc.) are the responsibility of the employee.
8. An employee who has an exam during business hours for a company-approved course is eligible to take ½ day off to write the exam. Any additional study time required must be taken as a Vacation or Personal/Vary day.

9. Employees are required to submit evidence of successful completion, i.e. passing grade of the course. The institution/agency/proprietor providing the course determines a passing grade. If a passing grade is not obtained JDIMI will deduct 50% of the fees paid for the course in the pay following publication of the marks. If the employee withdraws from the course, JDIMI will deduct 100% of the fee on the next pay.
10. If an employee is unsuccessful in their course, certification, or license, he or she loses the privilege for any future JDIMI sponsored educational program, until the employee is successful in the failed course, certification, or license at his or her own cost.
11. Employees that have been approved for educational assistance may be requested to provide a return of service commitment to JDIMI for a minimum of one (1) year following the completion of the course/certificate.
12. Should an employee voluntarily resign prior to one year following the completion of the reimbursed program of study, all payments must be returned to JDIMI.
13. Any employee who achieves honour status for any Insurance Institute course shall receive a bonus of \$50 per course. Any employee achieving CIP, FCIP, CAIB, CRM, or ERM shall be awarded the following:
  - Chartered Insurance Professional (CIP) - \$1,000
  - Fellow Chartered Insurance Professional (FCIP) - \$1,000
  - The Canadian Accredited Insurance Broker (CAIB) - \$500
  - The Canadian Risk Management (CRM) - \$500
  - Enterprise Risk Management (ERM) - \$500
14. For any information on relevant courses and how you may qualify for them, please contact the Education Committee or the Human Resources Department.

## EDUCATION

JDIMI encourages all employees to do various types of academic training to better qualify them for the present position or prepare them to advance to other positions of greater responsibility. The list below encompasses education programs focused specifically on insurance and risk management, providing employees with designations directly relevant to JDIMI. Other degree or certificate programs may be considered subject to approval by senior management.

Chartered Insurance Professional (CIP): A benchmark designation of insurance professionalism for individuals starting or building a career in insurance.

Fellow Chartered Insurance Professional (FCIP): A preeminent professional insurance designation in Canada's property and casualty insurance industry consisting of six courses. This program provides professionals in the property and casualty insurance industry with a comprehensive understanding of strategic leadership and advanced management principles.

Canadian Accredited Insurance Broker (CAIB): A course offered by The Insurance Brokers Association of Ontario specifically designed for brokers. It is a four-part national designation program that takes an in-depth look at technical coverage and business management strategies in the Canadian insurance

industry. Completing the CAIB designation will enhance your technical knowledge, general business competency and professionalism.

The Canadian Risk Management (CRM): A certificate offered by the University of Toronto, consisting of three courses, that provides participants a foundation of knowledge and skills needed to identify, assess, monitor and limit risk. The CRM designation is recognized by the Risk and Insurance Management Society (RIMS) and awarded by the Global Risk Management Institute (GRMI).

Canadian Chartered Insurance Brokers (CCIB): After five years as a registered broker you are eligible to attempt the Canadian Chartered Insurance Brokers examination. The CCIB designation is the highest awarded by the Insurance Brokers Association of Canada (IBAC), denoting a professional standard of excellence towards which all insurance brokers may strive.

## EMPLOYEE DEVELOPMENT POLICY

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### INTENT

JDIMI believes in the development of our workforce, both to enhance employee engagement and commitment to JDIMI and to ensure the continued excellence of our organization. The development of our staff is an essential business investment that enables JDIMI to maintain and extend our employees' knowledge and skills as our business environment evolves.

### GUIDELINES

1. Training and development may include formal training, cross-training, job networking or formal courses of study to update and enhance the skill-knowledge necessary to make a continuing contribution to the work of JDIMI, in current and future roles.
2. Should a job position become available within the organization, we encourage interested employees to apply. Only those employees that are interested and have successfully completed one year of employment within JDIMI may apply.
3. Any employee who wishes to participate in any external training and development course must refer to our Educational Assistance Policy.
4. All employees are encouraged to take home insurance material. i.e. insurance journals, special publications related to the industry, textbooks and policy wordings, for review and reading to maintain a current knowledge base.

### RESPONSIBILITIES

1. All Managers and Account Directors are responsible for creating and fostering an environment that facilitates and enhances the skills, training, resource sharing and career development of employees by:
  - a. Reviewing future needs and examining the need for employee development initiatives;
  - b. Conducting performance reviews for staff, identifying succession planning candidates, and working with staff to determine potential opportunities for training and development;
  - c. Create career planning strategies for staff members, outlining training and development needs;
  - d. Allocating appropriate resources for employee training and development;
  - e. Recognize and reward achievements in training and development;
  - f. Maintaining open communication with departments to identify cross-training opportunities;
  - g. Review and approve (as appropriate) requests for training and development.

2. All employees have the primary responsibility for managing their careers by:
  - a. Reviewing their current skill sets, training and development needs for maintaining current knowledge and meeting the needs for career aspirations, determining logical and appropriate avenues for training and development, and applying/requesting training and development as needed;
  - b. Suggesting possible training and development opportunities.

## EMPLOYEE DISCIPLINE POLICY

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### INTENT

To help ensure an efficient, productive and harmonious working environment, JDIMI has implemented a progressive discipline system. It is designed to let employees know what is expected of them and that he or she can meet those expectations.

### GUIDELINES

1. In the event that a JDIMI employee violates our policies or exhibits problematic behaviour, he or she may be subject to discipline or termination.
2. JDIMI reserves the right to determine the appropriate level of discipline at all times.
3. Our disciplinary measures include:
  - a. Verbal Warnings: the employee will be counseled verbally as to the nature of the infraction and the action he or she must take to correct it. Verbal warnings will be recorded in the employee's file.
  - b. Written Warnings: the employee will be given a written warning that will list the nature of the infraction and the action necessary to correct it.
  - c. Suspensions: the employee may be suspended from their employment without pay for one to five days, depending on the severity of the misconduct. The employee may not use vacation days or lieu time to cover the period of suspension.
  - d. Termination for Cause: if reasonable efforts to change the employee's conduct fail, or if the employee commits a level three infraction, JDIMI may terminate his or her employment for just cause. If JDIMI terminates an employee for just cause, he or she will not be entitled to notice of termination, pay in lieu of notice or severance pay.
4. The type of discipline imposed will depend on the nature of the infraction and the employee's disciplinary record.
5. Employment may be terminated for cause if repeated efforts to correct an employee's conduct fail or the employee has committed a first offence of a serious nature.
6. All forms of discipline will become a permanent part the employee's file. The employee will have an opportunity to make comments regarding the discipline. If the employee refuses to sign a discipline notice, JDIMI will mark it as "refused to sign" but the employee will still be bound by it.
7. Where circumstances warrant, JDIMI may place an acknowledgement of improvement in the employee's file, but the disciplinary record will remain.

8. In the event that an employee feels that he or she has been wrongfully accused, or disciplined, he or she may file a written appeal with Human Resources. Human Resources shall review and respond to all written appeals within ten (10) business days. Written appeals must include:
- Details of the discipline;
  - Events surrounding the discipline;
  - Why the employee feels the discipline is not warranted or appropriate.

## INFRACTION LEVELS

JDIMI has established general guidelines as to what types of conduct warrant disciplinary sanctions. These are examples only and should not be considered an exhaustive list of all possible disciplinary matter.

Please note, we may proceed to a higher level of discipline even if the infractions are different. For example, if an employee was to violate our dress code policy on one occasion, and interfere with the work of others at a later date, JDIMI may apply a higher level of discipline for the second infraction, even though both incidents are level one infractions.

### LEVEL ONE INFRACTION

Level one infractions are the least serious. Disciplinary measures for level one infractions will generally progress from verbal warnings to written warnings, to suspensions and ultimately to termination for cause for repeated violations.

Examples:

- Unauthorized absenteeism and lateness;
- Failing to abide by our dress code policy;
- Leaving work without authorization;
- Interfering with the work of others, including excessive non-work related conversations, emails etc.;
- Poor productivity and work quality, including failing to meet acceptable job standards and attention to job duties;
- Failure to maintain workstation in tidiness and sanitary conditions;
- Engaging in personal activities during working hours.

### LEVEL TWO INFRACTIONS

Level two infractions are moderate violations. Disciplinary measures for level two infractions will generally progress from written warnings, to suspensions and ultimately to termination for cause for repeated violations.

Examples:

- Dishonesty;
- Insubordination, including failure to abide by a reasonable workplace directive;
- Disorderly conduct on company property;
- Abuse of company email and Internet access;
- Malicious gossip and the spreading of rumors about other employees;
- Failure to attend to job duties, which causes or may cause a disruption to productivity, loss or

damage to equipment or any other disruption.

### LEVEL THREE INFRACTIONS

Level three infractions are the most serious violations. Disciplinary measures for level three infractions will generally progress from suspension to termination for cause.

Examples:

- Possession of weapons, including firearms and knives, on company property;
- Willful destruction of company property;
- Failing to comply with company security procedures;
- Violent behaviour, including fighting and making threatening statements;
- Harassment or bullying;
- Health and safety violations;
- Falsifying work records;
- Theft or misappropriation of company property, documents and trade secrets.

### RESPONSIBILITIES

1. All employees are responsible for displaying conduct and behaviour that is consistent with JDIMI policies and practices, as well as those practices that are generally regarded as standard in a business enterprise.
2. All Managers, Account Directors and Human Resources are responsible for:
  - a. Properly investigating and documenting any infractions.
  - b. Alerting the employee of their violation or apparent problem, provide a reiteration of the correct company policy regarding the violations, advise them of the consequences associated with further infractions, and provide suggestions towards a method of improvement.
  - c. Deciding on disciplinary actions deemed appropriate for the violation(s).

## Employee Information Policy

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### INTENT

The purpose of this policy is to ensure that all JDIMI employee files are maintained in accordance with the guidelines set out by the Canada Labour Code. All employee files shall be maintained in a confidential manner, kept up-to-date, and include all pertinent information relating to employment.

### GUIDELINES

1. JDIMI will maintain all confidential employee information using appropriate safeguards, and only authorized personnel shall have access to these files.
2. At no point will any information contained within any of the employee files be communicated publicly without the prior written consent of the employee, unless required by law.
3. All information placed into employee files must be accurate.
4. Documents stored in JDIMI employee files may include, but are not limited to:
  - Resume
  - Current personal information, including address, phone number, etc.
  - Social Insurance Number
  - Employment contract
  - Compensation records
  - Tax forms
  - Family emergency form
  - Signed Employee Handbook and Policy Manual
  - Documented disciplinary actions
  - Performance appraisals
  - Attendance records
  - Dates of vacation taken
  - Accident/ incident report forms involving the employee
  - Medical information
5. JDIMI employees are allowed to review their files upon request.
6. Employees cannot review any documentation that violates the confidentiality of another employee.
7. Employees who may have access to personal information concerning other employees must preserve the privacy of colleagues and ensure any and all information remains confidential, and is only used for the purposes for which it was collected, is not disclosed without authorization or used for personal gain.
8. Any third party that requests access to any personnel file(s) must provide written authorization stating that they are permitted by the employee to review the file.

## EMPLOYEE PERSONAL INSURANCE POLICY

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### INTENT

JDIMI has developed this policy to reimburse the brokerage commission earned by JDIMI relating to the personal insurance policies of employees. Eligibility is limited to staff members, spouses and dependents living at home or attending school.

### GUIDELINES

1. Employees who have their personal home or auto policies written by JDIMI Personal Lines department are eligible to have the commission earned by the brokerage reimbursed.
2. After the insurance policy has been issued, the employee must forward a cheque request form to the accounting department.
3. For direct bill policies, reimbursement will be made on or before the last working day of the month for commission received by JDIMI from the insurance company.
4. For agency bill policies, the employee's accounts receivable balances will be reduced by the commission earned by JDIMI. Credit adjustments will be made on or before the last working day of the month in which the cheque request is received.

### RESPONSIBILITIES

1. Employees are responsible for advising the accounting department that a Personal Lines policy has been written or renewed by JDIMI by submitting a cheque request form.
2. The Finance Department is responsible for:
  - a. Adjusting accounts receivable balances for the commission earned on employee personal lines agency bill policies;
  - b. Tracking commissions received from insurance companies for direct bill policies;
  - c. Reimbursing employees the commission earned by JDIMI on personal lines insurance policies, only after the commission has been received by the brokerage.

## EMPLOYEE REFERRAL POLICY

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### INTENT

JDIMI views our employees as our greatest asset, and when growing our organization we ask for your help in the identification of high-quality new employees. JDIMI has developed a policy for employee referrals to provide all of our employees with a bonus program for the identification and successful hiring of new employees.

### GUIDELINES

1. JDIMI employees will receive a \$500 referral bonus for a non-licensed employee and a \$2,000 referral bonus for a licensed employee who is hired and successfully completes six (6) months of employment.
2. Referrals that are ineligible for the referral program are those that may produce a conflict of interest in their employment for either JDIMI or our employees. These consist of:
  - Family members, i.e. spouse, son, daughter, cousin, niece, nephew, son-in-law, daughter-in-law, father, mother, father-in-law, mother-in-law, domestic partner.
  - Any current or former temporary or full-time employee of JDIMI.
3. If more than one employee refers the same candidate, the employee whose referral was received first by Human Resources will be eligible for the reward.
4. All full-time employees are eligible to participate in this program with the following exceptions:
  - Partners
  - Employees with authority to recommend hiring, if the candidate they recommended is hired into their own area of responsibility.
  - Vice President
  - Directors
  - Human Resources

## EMPLOYEE REFERRAL FORM

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Referral Provided By		
Name of Employee:		Date:
Title:	Department:	Telephone:
Email:		

Referral Details	
Name of Candidate:	Position Applied for:
Telephone:	Email:

Signature of Employee: \_\_\_\_\_

Date: \_\_\_\_\_

### FOR INTERNAL USE

Placement Details	
Start Date:	Job Title:
Date of Referral Payment:	

## EMPLOYMENT EQUITY POLICY

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### INTENT

The intent of JDIMI's Employee Equity Policy is to provide a working environment for all employees that foster openness and tolerance. This Policy recognizes the value and dignity of each individual and ensures that each individual will have genuine, open and unhindered access to employment opportunities, free from artificial barriers, whether systemic or otherwise. Employee Equity involves hiring the most suitably qualified candidate for any open position while ensuring that the hiring process and the qualifications required for each position are fair and equitable for all persons.

### GUIDELINES

1. JDIMI is committed to the fundamental principles of equal employment opportunity. We are committed to treating people fairly, with respect and dignity, and to offer equal employment opportunities based upon and individual's qualification and performance — free from discrimination or harassment because of race, ancestry, place of origin, ethnic origin, colour, citizenship, creed, sex, sexual orientation, age, marital status, family status, disability, and record of offences. These principles apply to all aspects, terms and conditions of employment at JDIMI, including recruitment, hiring, training, transfer, promotion, dismissal and layoffs.

### DEFINITIONS

Age: any age that is eighteen (18) years or more.

Disability: any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device; a condition of mental impairment or development disability; a learning disability, or dysfunction in one or more of the processes involved in understanding or using symbols or spoken language; a mental disorder; an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act (1997).

Family Status: the status of being in a parent and child relationship.

Marital Status: the status of being married, single, widowed, divorced or separated and includes the status of living with a person in a conjugal relationship outside of marriage.

Record of offence: a conviction for an offence in respect of which a pardon has been granted under the Criminal Records Act (Canada) and has not been revoked, or an offence in respect of any provincial enactment.

## ENVIRONMENTAL POLICY

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### INTENT

JDIMI has developed this policy to promote and maintain environmentally responsible practices for the benefit of our employees, clients and the communities in which we operate. We will conduct and grow our business in a manner that respects the environment and strive to protect and conserve our world's natural resources.

### GUIDELINES

1. Whenever possible, all documents shall be printed on both sides, using recycled paper.
2. Diligently recycle all paper, cardboard, glass, and recyclable plastics.
3. Ensure that computers are turned off at the end of the day, and if not possible, turn off monitors.
4. Refill our printer cartridges, rather than purchasing new ones.
5. Turn off all lights when not in use.

### RESPONSIBILITIES

1. All JDIMI employees are responsible for:
  - a. Helping JDIMI work towards a cleaner environment by constantly conserving resources in day-to-day activities.
  - b. Reporting any misuse or abuse of resources.
  - c. Reporting any concerns about environmental impacts made by JDIMI.
  - d. Employing the environmental actions outlined in this policy.

## EXIT INTERVIEW POLICY

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### INTENT

JDIMI will conduct a confidential exit interview with every employee voluntarily leaving the employ of the company or retiring. Employees who are being terminated involuntarily will be granted exit interviews only if they request one. The purpose of this policy is to recognize:

- Underlying trends that are affecting morale and retention
- Any areas or issues that could be improved or addressed in order to retain high caliber employees

### GUIDELINES

1. Exit interviews shall be scheduled during the employee's final week of employment in conjunction with a member of the Human Resources department.
2. The person conducting the exit interview shall:
  - a. Conduct the interview in an open and honest manner and shall prepare a confidential summary of the employee's comments related to the employee's experience with JDIMI;
  - b. Confirm the employee's address, telephone number, personal e-mail address and provide the exiting employee with information regarding final pay, continuation of benefits, if any, company policies on confidentiality, non-competition, references and re-hiring
  - c. Reclaim any company property in the employee's possession or establish a schedule for the return of company property on or prior to the employee's last day at the workplace
  - d. Ensure the employee signs the Reference Check Release Form.
3. Data obtained from an employee during an exit interview and any written record of the interview is confidential. No data may be disclosed to any person.

### RESPONSIBILITIES

1. Human Resources is responsible for scheduling an exit interview for employees who are voluntarily leaving or retiring from employment with JDIMI, or those terminated who request an exit interview.
2. Employees who are terminating their employment with JDIMI are responsible for returning all company supplied equipment, customer lists or files, and other company property in their possession to their Manager or Account Directors on or prior to the last day at the workplace.

## EXPENSE POLICY

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### INTENT

The purpose of this policy is to establish the framework for managing expenses. This policy reinforces the guiding principles that encourage cost consciousness and ensure the prudent use of JDIMI funds.

### GUIDELINES

1. For commissioned Sales Agents:
  - a. All expenses associated with the support of client acquisition and retention will be born by the sales agent in its entirety.
  - b. In the extraordinary case where the promotion requires corporate participation it will be reviewed for reimbursement by management.
2. For salaried employees:
  - a. Expenses in support of job functions will be reimbursed to employees.
  - b. Management will approve these expenses and will provide guidance as to eligible amounts and activities.
  - c. Expenses must be properly documented and deductible by JDIMI for tax purposes.
3. Expenses must have a clear business purpose and be directly related to goals of the organization.
4. JDIMI realizes it may be necessary for some employees to travel for business purposes. JDIMI will reimburse employees for customary expenses directly related to approved business travel upon submission of an Expense Form, appropriate receipts and other required documentation.
5. Where it is cost effective and/or more efficient for an employee to travel by air or rail, JDIMI will book and pay for fares directly.
6. When an employee travels for a full normal working day, including overnight, they are eligible to have meal expenses reimbursed upon production of receipts, to the maximum of \$40 per day, including gratuities.
7. JDIMI will not reimburse any amounts for alcoholic beverages, personal entertainment, sightseeing, long distance phone calls or other personal expenses.
8. Where employees must use personal vehicles for business travel, mileage allowances will be paid for documented mileage, based on the shortest practicable route, in the amount of \$0.52 per kilometre for the first 5,000 kilometres and \$0.46 per kilometer thereafter. Distances travelled from the employee's home to JDIMI are not considered business travel and will not be reimbursed.

9. An employee who uses his or her personal vehicle on company business is required to upgrade the vehicle insurance to business use. JDIMI will reimburse the employee for the difference between the two premiums.
10. Expenses must be reasonable and appropriate under the circumstances.
11. Expenses must be fully documented along with required approval.
12. All claims for reimbursement including meals, accommodation, fares, parking, tolls, etc. must be accompanied by original receipts, a completed Expense Form, and must be submitted to Accounts Payable within fourteen (14) days of the end of travel.
13. Employees travelling outside of the country for business purposes shall take all reasonable steps to protect company property (intellectual and physical) from loss. Additionally, they shall take all reasonable steps to familiarize themselves with local laws and customs and shall protect themselves from engaging in behaviours or circumstances, which may place the employee at risk.
14. Time spent travelling outside of normal business hours is not to be claimed for compensation at a normal rate or for overtime.
15. When travel involves a Saturday, Sunday and/or a Statutory Holiday, expenses incurred will be reimbursed as if it were a normal business day. However, personal expenses will not be reimbursed.
16. For non-commissioned employees, without car allowances and who are requested to travel to JDIMI's Belleville location, are entitled to the following reimbursement:
  - \$100 may be reimbursed for trips to Belleville from Toronto and \$75 for trips to Cambridge from Toronto. The mileage allowance is a flat fee of \$.0.40 a kilometre. This is intended to cover gas and wear and tear and his or her automobile. This expense is to be paid to the driver of the vehicle only. Any other expenses are to be pre-approved by his or her Account director/Manager.

## FIRE SAFETY AND EMERGENCY EVACUATION

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### INTENT

In the event of a fire, JDIMI aims to prevent injuries, loss of life and damage to property. This plan is to be used as a guideline for fire prevention as well as what to do in the event of a fire.

### GUIDELINES

1. Every individual shall familiarize him or herself with the locations of fire alarms, extinguishers, and evacuation points throughout the building.
2. Evacuation points such as hallways, stairways and fire escapes are to be clear at all times and are not be used for storage.
3. Fire drills will be held on an annual basis, everyone is required to participate.
4. All fire safety equipment is to be checked/tested/inspected as required.
5. When the fire alarm has been activated, an alert tone will be heard. At this point, all fire warden team members will proceed to designated areas to await further instructions.
6. In the event that the fire alarm is activated, all employees must stop what he or she is doing and evacuate the building immediately.
7. There shall be two (2) fire wardens for each area. When the fire alarm has been activated one of the fire wardens will be walking and instructing all individuals in the area to proceed to the fire exit and leave the building. The second fire warden will be at the bottom of the stairs checking names off the list. All employees must state his or her name to the fire warden prior to leaving the premises.
8. All employees are to gather at the designated evacuation point. Once everyone has evacuated and met at the designated meeting point, a headcount must be performed to ensure all employees are present.
9. If any individual does not know the location of exits or procedures and/or feels that he or she may require assistance down the stairs in the event of an emergency, he or she must see his or her Manager/Account director for assistance.

## FLEX TIME POLICY

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### INTENT

JDIMI recognizes that our employees may benefit from the availability of a flexible work schedule during the summer months and on long weekends throughout the year. JDIMI has adopted this Flex Time Policy to enhance our employees' job satisfaction and boost productivity and creativity. Flexible work schedules may be approved for employees who meet all eligibility requirements.

Employees meeting the eligibility requirements and guidelines are entitled to leave at 12 noon (or earlier) on certain Fridays during June, July and August.

### ELIGIBILITY REQUIREMENTS

1. The employee must be an active full-time employee with JDIMI.
2. Shareholders, Producers, or commission only employees are not eligible to participate.
3. Employees wishing to participate in the flex time schedule must have a buddy system in place in their particular unit to ensure the necessary cover off with their clients.
4. Employees wishing to participate must take a 30-minute lunch each day of the week that they plan to leave early. Alternatively, the employee can opt to come in earlier or stay later each day of the week that they plan to leave early.
5. No flex time arrangement shall have a negative impact on the performance of the employee, or adversely affect the performance of any other employees. The employee's work must be current with no emails left unattended.
6. Employees who have been subject to any disciplinary actions in the previous 90 work days will not be eligible for flex time schedules.
7. The employee must demonstrate a high level of performance on the job in order for their buddy to be able to pick up the additional volume.

*Regardless of an employee's ability to meet all eligibility requirements, it may not be possible to accommodate all requests for flex time schedules.*

### GUIDELINES

Flex time arrangements are recognized as temporary agreements that may be terminated by either the employer or the employee with reasonable notice. All agreements pertaining to flex time schedules must respect and adhere to the following:

1. The flex time arrangement currently applies to Friday afternoons, leaving at 12:00 noon, in the summer months (June, July and August).
2. Some departments may be unable to offer flexible hours for some positions and/or during certain times of the year.
3. Additional time during a workday must be scheduled to take advantage of the early Friday departure.

Example:

Normal hours are: 8:30 a.m. – 4:30 p.m., 1 hour lunch break, Mon – Fri.

May work: 8:00 a.m. – 4:30 p.m., ½ hour lunch break, Mon – Thurs. 8:00 a.m. – 12:00 p.m. Friday.

4. The individual seeking a particular Friday afternoon off must ensure their buddy will be present to handle any issues that arise during their absence. If their buddy is off, sick, vacation, etc., the employee will not be in a position to take their afternoon off.
5. If the employee fails to work a longer workday or take a reduced lunch break, they will not be eligible for an early departure.
6. JDIMI shall reserve the right to return an employee on any flex time schedule to their standard schedule at any time in the event that the new schedule has adversely affected their ability to perform normal job functions, or if company circumstances change such that a return to a standard schedule is necessitated.
7. The flex time schedules that have been determined between buddies in a particular unit must be shared with your manager or supervisor.

Should you have any questions related to this policy, please ask your manager directly or visit the Human Resources Department.

## GIFT/ENTERTAINMENT POLICY

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### INTENT

In the course of business, it is not unusual for an individual or an organization to give gifts or provide entertainment. JDIMI has adopted this policy to avoid any real or perceived conflict of interest that may arise from the acceptance of gifts from clients and/or prospective clients. At all levels of the organization JDIMI relies upon individual judgment, guided by our policies, in determining whether the exchange of gifts or entertainment is necessary and reasonable.

### DEFINITION

Gift/Entertainment: Any item, product or service offered by any current or potential customer or vendor, which may include, but not limited to: money, services, discounts, meals, tickets to events, favours or other physical item that carries a monetary value.

### GUIDELINES

1. Gifts or entertainment may be accepted when they do not obligate, appear to obligate or inappropriately influence the recipient.
2. The following guidelines are to illustrate JDIMI's standards of what are reasonable types of gifts and entertainment:
  - The exchange of the item occurs infrequently;
  - The exchange could be easily reciprocated by JDIMI;
  - The benefit arising from the exchange is of limited actual or perceived value;
  - No perceived or actual obligation is created as a result of the exchange;
  - There is a legitimate business purpose associated with the exchange;
3. The following are examples of acceptable gifts and entertainment practices:
  - The exchange of nominal gifts such as pens, calendars and mugs;
  - Invitations to business-related meetings, conventions, conferences or seminars where the associated value is not excessive and there is a benefit for JDIMI in attending;
  - Invitations to social, cultural or sporting events if the value is not excessive and if attendance serves a customary business purpose such as networking or business development.
4. Employees are prohibited from accepting gifts, money, discounts, meals, tickets to events or favours including a benefit to family members, friends or business associates in return for completing any work that JDIMI pays them to do.
5. JDIMI employees are prohibited from accepting tickets to, and/or attending events of any client with a current business interest in JDIMI without prior authorization from his or her Manager/Account Director.

6. Employees are directed to report any potential conflict of interest, a customer's attempt to create bias, or offer of a gift with an excess monetary value that occurs in the performance of their regular job duties, or while off-duty, but acting as a representative of JDIMI.
7. It is brokerage policy on special occasions to express appreciation, gratitude or sympathy. The brokerage will pay for flowers, gifts, awards, entertainment etc. for employees and other parties when appropriate. Please notify management when such an occasion arises.

## HEALTH & SAFETY POLICY

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### INTENT

JDIMI shall establish and maintain a Joint Health and Safety Committee (JHSC). JDIMI fully supports the work of the JHSC in making our organization a safer place to work and will endeavour to co-operate with the JHSC whenever possible. The purpose of this policy is to outline the duties of JDIMI's JHSC.

The Joint Health and Safety Committee consists of employers and employees working together to improve health and safety in their workplace.

### GUIDELINES

1. JDIMI's membership of its JHSC shall be comprised equally of at least two (2) employee representatives and two (2) representatives of management. One (1) employee and one (1) manager representative must be certified.
2. The JHSC has four (4) principal functions:
  - To Identify actual and potential hazards;
  - To evaluate these hazards;
  - To recommend corrective action; and
  - To follow-up on implemented recommendations.
3. Members of the committee are entitled to time off from work for authorized activities related to the responsibility of the committee. Committee members will not be held personally liable for anything done or omitted in good faith.
4. All managers, account directors and employees are expected to extend their full cooperation and support to the Committee and its individual members.
5. Managers and Account Directors are responsible for responding to employees' queries and/or complaints regarding safety matters and for providing information and assistance requested by the JHSC.
6. Employees are responsible for reporting any health and safety concerns to his or her Manager/Account Director. Failing resolution of a concern, employees should consult with a member from the JHSC. Employees must also cooperate with the JHSC and provide any information or assistance requested by the JHSC.

Any concerns regarding health and safety issues should be directed to the JHSC.



## HEALTH, DENTAL & LTD INSURANCE

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Group Insurance is a benefit provided to any full time employee after completing his or her probationary period. Benefits are outlined in the Great West Life Plan Description booklet available at Human Resources.

## HOURS OF WORK POLICY

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### INTENT

The purpose of this policy is to provide guidelines regarding work hours that meet our operational requirements. JDIMI provides our employees with scheduled breaks that are in accordance with the requirement under the Ontario Employment Standards Act. Scheduled breaks are intended to provide employees with time to recharge, and return to their regular work-duties in a productive manner.

### GUIDELINES

1. Full-time office hours are from Monday to Friday 8:30 a.m. to 5:00 p.m. Reception is open from 8:30 a.m. to 5:00 p.m. These regular office hours may be changed depending on seasonality and departmental requirements. The standard workweek for JDIMI is based on thirty-five (35) hours.
2. Employees are expected to work seven (7) hours per shift, Monday to Friday, for a total of thirty-five (35) hour per week during core office hours. For example an employee may come in from 8:30 a.m. to 4:30 p.m. or 9:00 a.m. to 5:00 p.m.
3. Full-time employees who are scheduled to work a full seven (7) hour regular shift are entitled to a one (1) hour unpaid eating period/lunch break.
4. As per the Employment Standards Regulations, workers are prohibited from working more than five (5) consecutive hours without a meal break. JDIMI employees are to take their lunch break between hours from 12:00 p.m. (noon) and 2:00 p.m. To ensure that departments are not left short-staffed, employees are requested to alternate lunch periods. This will allow JDIMI to maintain proper service levels throughout the day.
5. Lunches are to be eaten in the kitchen or out of the office only. Work areas must be clean of food at all times to maintain professionalism.
6. A part-time employee's lunch break will vary in length as per his or her employment arrangement with management.
7. We expect smoke breaks not be abused. As per the Hours of Work Policy, please note there is a one (1) hour lunch break provided. Employees who wish to leave their desk for a smoke in the morning and afternoon are required to use a portion of their one (1) hour lunch break.
8. Exceptions to these working hours require Management approval.

## HOUSEKEEPING POLICY

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### INTENT

To ensure an attractive, welcoming and professional work environment all JDIMI employees must contribute to help maintain his or her work area, break and lunchrooms, and washrooms. By maintaining the cleanliness of these areas, we can decrease the number of illnesses associated with poor hygiene, and mitigate the risks associated with slips, trips and falls due to poor housekeeping. The general state of the workplace with respect to cleanliness and housekeeping reflects, not only, the pride we take in our organization, but also our concern for the safety of ourselves and fellow employees and visitors to our premises.

### GUIDELINES

#### Individual Workstation

1. Employees are required to keep their cubicles/workstations or office neat and tidy at all times as cleanliness shows respect for yourself and also the individuals you work with.
2. Employees are to ensure that his or her workspace is free from any and all health and safety hazards. If an employee discovers a health and safety hazard, he or she must report it to management immediately.
3. Personal workstations should be kept clear of all materials not required to perform job duties. Supplies and equipment necessary to perform job duties should be neat and orderly. Only files currently being worked on should be on your desk, with all others being returned to the proper filing area.
4. Ensure garbage is not left lying on the desk or in your work area. Utilize the appropriate garbage and recycling receptacles for any refuse.
5. Ensure that personal items, such as shoes, coats, purses, etc. are not placed in such a way as to create a tripping hazard. Personal items should be stored in appropriate areas.
6. When leaving for the day, workstations or office lights should be turned off, desks must be cleared of paperwork, and any important or confidential materials should be locked away in the appropriate areas.

#### Break and Lunch Rooms

1. JDIMI employees are required to ensure that all break and lunchrooms are maintained in a clean and orderly fashion.

2. Employees are responsible to clean and tidy up after themselves by wiping any surface used, cleaning any dishes used, placing any refuse into appropriate waste/recycle bins, and placing furniture and other items in their original place. Personal coffee mugs, containers and utensils must not be left dirty in the sink.
3. All employees using the refrigerator are expected to throw away or take home any food containers at the end of each workday.
4. The fridge will be cleaned and checked periodically and any contents found in the refrigerator will be thrown away or recycled.
5. All employees using the microwave must cover their food appropriately while heating to minimize unnecessary spills and messes inside the microwave.
6. Microwaves and toasters must be wiped down after use.
7. Doors to lunchroom, common areas and storage rooms must be kept closed during the lunch periods.

#### Washrooms

1. JDIMI employees are expected to help maintain the cleanliness of JDIMI washrooms by placing used paper towels and refuse in the appropriate bins, flushing toilets and urinals after use, and avoiding the creating of any unnecessary spills and/or messes.
2. It is strongly suggested that employees hang any and all personal items on the hooks provided to minimize the possibility of contamination of personal belongings.
3. Employees are required to wash their hands with soap and water before returning to their work area.
4. Any and all unsafe conditions (e.g. wet floors), and/or malfunction equipment must be reported HR or EA immediately.

## INCLEMENT WEATHER POLICY

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### INTENT

The purpose of this policy is to ensure that our employees arrive safely to and from work; and that JDIMI provides a high level of service to the clients the operations of the brokerage in an efficient manner through continuous business operations..

On occasion, inclement weather may make it difficult for employees to get to work. Employees are expected to make arrangements during periods of inclement weather, which will enable them to arrive as soon as possible. In times of severe weather, information about the status of Company operations will be available by calling the Emergency hotline at 877-232-9996, ext 2060, or 416-240-2060.

### REQUIREMENTS

JDIMI employees will be provided the opportunity to select from the choices listed in the Procedures below to cover the missed time.

When weather conditions are severe, Human Resources may choose to permit employees of his/her area to leave early, without loss of pay. Offices are not to close without prior consultation with Human Resources.

The decision to close an office completely cannot be made lightly. Only when the situation is extreme will Human Resources make the decision to close an office. When such a decision is made, JDIMI's Disaster Recovery Plan specifies the actions to be taken.

### PROCEDURE

When an employee is unable to report to work or will be late to work because of inclement weather conditions, the employee shall contact their Manager/Account Director as soon as possible to advise them of their absence or delay. Normally, the employee will be given the option of:

- Using annual vacation leave (if absence is one half day or a whole day)
- Making up the time
- Using lieu time (when applicable)
- Taking leave without pay

## I.T. DISASTER RECOVERY PLANNING POLICY

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### INTENT

JDIMI is committed to preserving the operational status of its Information Technology (IT) infrastructure, and ensuring that there are established processes in place to return all important systems to functionality in the event of disaster. This policy has been developed in order to define individual and departmental planning and testing responsibilities across JDIMI.

### GUIDELINES

#### General Responsibilities

The Information Technology Department of JDIMI will be tasked with conducting the following evaluations prior to developing a Disaster Recovery Plan to identify key infrastructure, software and vulnerabilities:

- a. Inventory all operational Information Technology infrastructure, software, networks, critical databases and backup systems in preparation for a thorough assessment.
- b. IT Infrastructure Security Assessment – Review the current processes in place to protect the physical and electronic security of data, hardware, software backup systems, personal computers and servers, networks and offsite resources.
- c. Conduct thorough Disaster Business Impact Analysis of the organization as a whole and for individual departments, creating a listing of critical data, systems and vulnerabilities to be addressed by the Disaster Recovery Plan.
- d. Investigate, develop and/or recommend purchase of recovery and maintenance software programs to mitigate or eliminate risks associated with disaster.
- e. Ensure adequate hardware resources are available in the event of disaster.
- f. Develop a Company Specific Disaster Recovery Plan Framework based upon the investigation of key infrastructure, vulnerabilities and available Disaster Recovery tools and resources.
- g. Develop general and department specific training for JDIMI managers and staff detailing Disaster Recovery Plan procedures.

All department Managers shall collaborate with the Information Technology department to assist with the development of the Disaster Recovery Plan as necessary, but specifically as follows:

- a. Assist the IT department in conducting a thorough Business Impact Analysis of system failure to uncover specific consequences affecting departments.
- b. Create priority operational requirements and critical data to be preserved or restored in the event of a disaster.
- c. Assist with the development of department specific Disaster Recovery Plan procedures.
- d. Ensure all staff has been trained on disaster recovery procedures affecting their positions.

### Testing and Maintenance

The Information Technology Department will develop a comprehensive Disaster Recovery Plan Testing Procedures to ensure that the plan is functional and can be counted on to restore critical functionality.

Significant modifications to the JDIMI IT infrastructure must be reported to Kristin Coulombe, HR Director so that this individual may determine impact on the functionality of the Disaster Recovery Plan.

Review of the Disaster Recovery Plan and Plan Testing will be conducted at least twelve (12) months by the IT Department.

If review of the Disaster Recovery Plan testing uncovers problems with the plan, these issues must be resolved at the earliest possible opportunity, followed by re-testing of the plan to ensure functionality.

### Plan Activation in the Event of Disaster

In the event of a disaster, Shawn DeSantis, President & CEO shall be in charge of implementing the JDIMI Disaster Recovery Plan. This individual will assign specific IT and Department Manager responsibilities based upon the circumstances of the disaster and the systems affected.

## **ADMINISTRATION**

This Policy is the responsibility of Donovan Williams, IS Manager, and will be reviewed at least every one (1) year.

This Policy was created on April 5, 2011.

Date of Most Recent Review: January 1<sup>st</sup>, 2014

## MAIL POLICY

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### INTENT

The purpose of this policy is to establish a standard procedure for incoming and outgoing mail to ensure it's proper management.

### GUIDELINES

1. Incoming Canada Post and ICS mail will be opened and sorted by the receptionist daily. The receptionist will distribute the mail to the proper departments and/or individuals.
2. Outgoing Canada Post and ICS mail must be delivered to the mail room at the specified times as per each office location.

## MEETING POLICY

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### INTENT

JDIMI has adopted this policy to provide a set of guidelines to employees in order to facilitate effective Company meetings at any level in order to maximize decision making and information transference.

Effective meetings that have clear directives will allow our organization to accomplish its goals, assign work more effectively, use our time more efficiently, and increase overall morale. Meetings are not always the ideal way to communicate information. Be sure to take the time to determine if a meeting is the best way to reach your goals. If the information can be covered in other forms of communication such as e-mail or memo, then do so.

### GUIDELINES

1. Operation meetings will be conducted from time to time when necessary. Everyone is expected to participate in the meetings and use them as a vehicle to bring up subjects of interest to the brokerage and to address business problems.
2. When setting up a meeting, employees are to establish concrete objectives for the meeting (what needs to be accomplished from the meeting?). The objectives of the meeting will determine who should be present and only those employees who need to be there should be invited.
3. Participants must be contacted and informed of the purpose and location of the meeting.
4. When scheduling meetings in the Boardrooms, client room or Training room, employees are to reserve the room through Outlook as per the following guidelines:
  - In the **File** menu, point to **New**, and then click **Meeting Request**.
  - In the **Subject** box, type a description of the meeting or event.
  - To open the Address Book to see which rooms are available, next to the **Location** box, click **Rooms**. Then select the available room.
  - Complete the meeting request and send it.
5. Employees are to ensure they have everything they require to conduct the meeting (e.g. presentation equipment, handouts etc.), make sure that they have conducted any required research and give participants something to prepare for the meetings as this gives significance to each participant.
6. Participants are to arrive on time and turn on the silent mode on electronic devices prior to the start of the meeting. If you are expecting an urgent call, let participants know in advance and excuse yourself from the meeting should the call come in.

7. The following are examples of barriers which can hinder the effectiveness of meetings. Individuals who are found to be consistently displaying the following behaviours may face disciplinary action.

Lateness: When someone comes in late it can disrupt the flow of a meeting and requires having to fill the latecomer in on what they have missed.

Monopoly: One person should not monopolize the meeting time. Instead, all individuals shall be allowed an opportunity to speak.

Interruptions: Interrupting a colleague is disrespectful. All individual must be allowed to finish his or her thought before the next person speaks.

Unrelated Issues: The topic of the meeting may lead to discussions on unrelated issues. If a talking point does not directly relate to the issue or topic on which the meeting was booked, then a record of the new point should be made and addressed at the end of the meeting if time permits, or at a separate meeting.

## OCCUPATIONAL HEALTH & SAFETY POLICY

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### INTENT

JDIMI is vitally interested in the health and safety of its employees. Protection of employees from injury or occupational disease is a major continuing objective. JDIMI will make every effort to provide a safe, healthy work environment. All Managers/Account Directors and workers must be dedicated to the continuing objective of reducing risk and injury. JDIMI is ultimately responsible for worker health and safety, and will take every reasonable precaution possible for the protection of our employees. JDIMI is committed to promoting a safe and healthy workplace for all employees, contractors, customers and visitors.

### GUIDELINES

1. Management will be held accountable for the health and safety of workers under their supervision.
2. Management is responsible to ensure that equipment is safe and that employees work in compliance with established safe work practices and procedures.
3. Employees must receive adequate training in their specific work tasks to protect their health and safety.
4. Every employee must protect his or her own health and safety by working in compliance with the law and with safe work practices and procedures established by the company.
5. It is in the best interest of all parties to consider health and safety in every activity. Commitment to health and safety must form an integral part of this organization.
6. Employees must notify managers of any health and safety concerns, so that they may be dealt with promptly.
7. JDIMI will act in compliance with all local, provincial and federal workplace health and safety legislation.

## OPENING AND CLOSING POLICY

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### INTENT

JDIMI values the safety of our staff and the security of our facilities and has determined appropriate employee responsibilities for these purposes.

### GUIDELINES

1. When employees are leaving the office for the day and/or weekend it is his or her responsibility to ensure all confidential material is appropriately secured.
2. When opening and/or closing the company facility, staff members must conduct a visual search of the facility in order to determine that entry is safe and record/report anything out of the ordinary. At no time should a staff member enter the facility if he or she deems to unsafe for entry. In the event that the office is perceived to be unsafe for entry, the staff member must immediately report this to his or her Manager/Account Director and await further instruction.
3. Before leaving, arm the alarm system (if necessary) and ensure all exit doors are completely closed behind you and are locked.

## ORIENTATION POLICY

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### INTENT

The purpose of this policy is to ensure that all employees receive an effective and uniform introduction designed to familiarize new employees with JDIMI's business objectives and to effectively orient them to their responsibilities. It is JDIMI's policy to integrate new employees in a manner that will generate a positive and lasting employment relationship.

### GUIDELINES

1. Orientations shall cover the following information prior to the start of the new employee's regular job duties:
  - a. JDIMI Policies and Procedures
  - b. Occupational health and safety
  - c. Organizational goals
  - d. Personal information protection training prior to having access to personal information of employees, clients or any other third party
  - e. Customer service standards
  - f. All required job duty training to address his or her specific needs, considering his or her previous experience and education and as deemed necessary by the employee's manager.
  - g. All other training and/or information required by law.
2. Newly hired employees shall receive all appropriate orientation to JDIMI within their first week of employment.
3. All newly hired employees shall receive the JDIMI Employee Manual outlining all of JDIMI's policies.
4. All newly hired employees shall receive a tour of the JDIMI's office and an introduction to co-workers on his or her first day.

### RESPONSIBILITIES

1. All Managers/Account Directors are responsible for:
  - a. Developing and providing an effective orientation program to all newly hired employees and for ensuring that any training deemed necessary is scheduled and/or provided.
  - b. Ensuring the achievement of training objectives in a timely manner, for tracking and summarizing training evaluations from employees.
2. Employees are responsible for:
  - a. Communicating their learning and development needs to their Manager/Account Director.
  - b. Providing feedback to their managers regarding the effectiveness of the training.

## OUT OF OFFICE POLICY

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### INTENT

JDIMI is committed to providing responsive, timely and professional service to its clients, partners and the general public. This policy has been developed to define employee responsibilities with regards to Out of Office email and telephone notifications when away from their desk or otherwise out of reach during regular business hours.

### GUIDELINES

1. If a JDIMI employee is out of the office for any reason and has company email addresses and voicemail, he or she is responsible for: recording a detailed voicemail greeting, informing callers that they are unavailable and indicate when they will return; setting e-mail to auto-response to received messages, informing correspondents of their absence and indicate when they will return; providing contact information for one (1) colleague to be contacted for urgent queries.
2. To change your voicemail greeting from the office: on your telephone press "Message," enter your password and follow the guidelines:

<b>Voice Mail Out of Office Greeting</b>	
<b>Select</b>	<b>Detail</b>
0	Mailbox options
1	Unavailable Message - record message at tone
#	When finished recording
1	Accept message
2	Listen to message
3	Re-record message

3. To change your voicemail greeting from a remote telephone: dial in after hours; press "\*\*\*" during the message; you will be prompted to key in your extension and your password; follow the guidelines.
4. To activate your "Out of Office Assistant" from the office: click tools and then Out of Office Assistant; type your message (use samples below) and select "I am currently out of the office."

5. To activate your "Out of Office Assistant" from an outside computer: enter web address <https://mail.jdimi.com>, this will bring you to your outlook message box; on the left side of the screen you will see "Folders and Shortcuts" (below "Outlook Web Access"); select "Shortcuts" in order to see Inbox, Calendar, Options etc.; Click "Options" and then Out off Office Assistant page will appear; type your message and select "I am currently out of office."
6. Failure to comply with this policy may negatively impact our ability to communicate with our colleagues and/or partners, and our ability to provide products and services to our clients. As a result, failure to comply with this policy may result in disciplinary action.

## EXAMPLES

### E-mail Message:

Subject: Out of office

Thank you for your e-mail. I will be out of the office from (DATE LEAVING) to (DATE RETURNING). During that time, I will have (NO OR LIMITED) access to e-mail or voicemail. I will respond to your message upon my return.

For urgent queries, please feel free to contact one of the following:  
(NAME, TITLE, PHONE NUMBER, EMAIL for contact #1)

I apologize for any inconvenience and look forward to assisting you upon my return.

Sincerely,  
(YOUR NAME)

### Voicemail Message:

You have reached (YOUR NAME), (YOUR TITLE) at Jones DesLauriers Insurance Management Inc. Please note, I will be out of the office until (DATE RETURNING). If you would like to leave a message after the tone, I will call you back when I return. If you require immediate assistance, please contact (NAME AND PHONE NUMBER OF CONTACT).

Thank you for calling.

## OUTSIDE EMPLOYMENT POLICY

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### INTENT

JDIMI recognizes that employees may wish to undertake outside employment for a variety of reasons, including augmenting their income, or enhancing their personal or professional development. Employees may also wish to undertake voluntary work in community or sporting organizations.

However, JDIMI also recognizes that there may be risks associated with employees undertaking outside employment, whether paid or voluntary, including:

- Actual and perceived conflicts of interest;
- Misuse of JDIMI information or resources, e.g. where the employee uses information gained through their employment with JDIMI in the outside employment, or uses JDIMI computing and office equipment to undertake duties connected with their outside employment;
- Diminished job performance or service delivery, where the hours spent by the employee in outside employment affect their ability to undertake the duties required by their JDIMI position.

### GUIDELINES

1. Outside employment is only acceptable if it does not:
  - a. Conflict with RIBO regulations;
  - b. Coincide or conflict with scheduled hours at JDIMI;
  - c. Conflict with job responsibilities or with the employee's performance with JDIMI.
  - d. Cause an employee to arrive late for, or leave early from, work hours at JDIMI;
  - e. Constitute a conflict of interest
2. Any questions or concerns regarding possible conflicts should be discussed with the employee's manager/account director prior to accepting an external position.
3. Compliance with this policy is the responsibility of the employee who seeks outside employment.
4. If a manager/account director has reason to believe an employee's outside employment is in violation of this policy, he or she shall consult with JDIMI's Human Resource Department.

## PAY EQUITY POLICY

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### INTENT

JDIMI is committed to ensuring that all compensation provided is equitable and that equal pay is provided for equal work. In accordance with the Pay Equity Act in Ontario, JDIMI is dedicated to taking factors of skill, effort, responsibility, and working conditions into consideration when determining whether the work is equal or of equal value.

### DEFINITIONS

Pay Equity: Equal pay for work of equal value.

Pay for Performance: a merit pay system where pay changes are directly related to the consistent and sustained achievement of job performance standards and/or specific job objectives.

Job Class: One or more positions with similar duties and responsibilities; require similar qualifications; are filled by similar recruiting procedures; and have the same compensation, salary grade or range of salary rates.

Female Job Class: a job class in which 60 per cent or more of the members are female.

Male Job Class: a job class in which 70 per cent or more of the members are male.

Wages: monetary remuneration paid to employees under contract of employment and includes base pay, bonuses, incentives, premiums and/or allowances that related to hours, production, or efficiency.

Salary Grade: a term used to apply to a group of job classes that are paid the same or similar rates of pay.

Pay Range: the minimum and maximum pay rates for jobs in a particular pay grade.

### GUIDELINES

1. JDIMI believes in paying employees for consistent and sustained competency in his or her job performance. JDIMI is committed to:
  - a. Paying wages that are competitive with wages paid by similar employers for jobs of equivalent responsibility, in the communities where we compete;
  - b. Paying employees in jobs of comparable value on an equitable basis in compliance with all applicable legislation;
  - c. Award pay increases based on merit when job performance standards are consistently achieved or exceeded.

2. Each position within JDIMI shall be evaluated using a consistent and approved job evaluation process. Job evaluations shall be reviewed every three (3) years or when significant changes occur or a new job is introduced to ensure that each evaluation accurately reflects the duties and responsibilities assigned to the job.
3. External wage comparisons will be conducted every two (2) – three (3) years. Surveys may be initiated by JDIMI or survey data from external reputable organizations may be used to determine competitive wages for jobs of comparable responsibilities in similar industries in the communities in which we compete.
4. Pay range structures shall be established by the President in conjunction with Human Resources and reviewed annually to remain competitive with estimated wage changes in the external market.
5. The Pay Equity Act as well as the Employment Standards Act permits differences in pay due to seniority, merit, piecework or differences not due to gender. If JDIMI deems that there is a difference in pay due to these accepted exceptions, pay equity adjustments will not be applied.

## RESPONSIBILITIES

1. Managers/Account Directors are responsible for ensuring the principles outlined herein are consistently applied to their direct reports.
2. Human Resources is responsible for approving job classifications, range structures, wages, and pay increases for each employee.

## PAYROLL ADMINISTRATION POLICY

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### INTENT

The purpose of this policy is to communicate JDIMI's payroll processes and procedures. JDIMI utilizes consistent and comprehensive payroll processes and procedures in order to ensure that employees are paid appropriately and on time.

### GUIDELINES

1. JDIMI employees are paid on the 15<sup>th</sup> and the last day of each month.
2. Commissions may be paid monthly or quarterly.
3. JDIMI shall ensure its payroll processes and procedures comply with all relevant legislation and adhere to all reporting and tax withholding requirements.
4. Upon hire, employees must submit to their manager their current banking information in order to facilitate the direct deposit process and must immediately complete and submit required federal and provincial income tax forms and all other associated payroll paperwork.
5. Federal and Provincial laws require deductions from your salary for income taxes, Employment Insurance and Canadian Pension Plans.
6. JDIMI deducts monies for long-term disability coverage as well as \$7.50 monthly (where applicable) to partly offset the cost of beverages (coffee, pop, juice etc.) supplied to employees.
7. Requests for any additional payroll deduction require approval from management.
8. JDIMI will ensure all payroll and compensation information obtained is maintained confidential and stored in a secure area.
9. The Controller of Financial Services in the Toronto location is also available to discuss any Financial Investment Products.

### RESPONSIBILITIES

1. Employees are responsible for:
  - a. Promptly informing HR of any changes to banking information during his or her employment with JDIMI;
  - b. Immediately inform HR of any identified discrepancies in payments.

2. Managers/Account Directors are responsible for accurately maintaining records of all sick, vacation, and personal days taken by employees.
3. Human Resources is responsible for ensuring all new hire payroll information is collected and submitted to the payroll coordinator in a timely and accurate manner.
4. Payroll/Finance Department is responsible for:
  - a. Updating and maintaining JDIMI's payroll information system with new employee information, terminations, leaves, updated banking information etc.;
  - b. Process payroll information in a timely and accurate manner to ensure staff is paid accurately and according to schedule;
  - c. Accurately calculate all required deductions;
  - d. Provide accurate and timely reports to relevant government agencies as required;
  - e. Accurately process taxation forms and all other relevant documentation.

## PERFORMANCE DEVELOPMENT & SALARY REVIEW

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### INTENT

The purpose of a Performance Development Review (PDR) is to provide Managers/Account Directors and subordinates with an accurate and appropriate appraisal and feedback regarding their performance within the organization and establish guidelines when evaluating salary reviews. By providing annual performance development reviews JDIMI has the opportunity to recognize and reward success, offer career planning information, provide employees with goals and objectives for the coming year, and evaluate the responsibilities and demands of the job.

All employees, including management, are subject to annual performance development reviews. PDRs will be benchmarked against previously determined standards, goals and objectives.

### GUIDELINES

1. JDIMI uses PDR techniques based on the following principles:
  - a. Performance standards are developed and documented for each position against which the incumbent's job performance is evaluated;
  - b. Managers/Account Directors will train, coach and assist employees to meet or exceed his or her job performance standards;
  - c. Regular feedback is provided to employees.
2. Managers/Account Directors shall prepare and document job performance standards, in conjunction with the job incumbent, for each job in the work unit.
3. Performance feedback is an ongoing process. However, written PDRs are required annually for each employee.
4. Employees are required to sign the annual PDR form. The employee's signature on the form does not signify his or her agreement with the review but confirms the acknowledgement of his or her participation in the review process.
5. Employees are entitled, and encouraged, to write his or her comments on the annual Performance Development Review Form, including any disagreements about the contents on the form.
6. Salaries and Performance Reviews are reviewed and conducted on an annual basis in December. It is crucial that managers conduct a fair assessment of each of their employees' duties and responsibilities and that they objectively analyze, qualitatively and quantitatively, how well these duties are being carried out.
7. Annual salary increases must, within established budgets, be distributed to employees on the basis of his or her individual contribution and performance levels.

8. Performance or promotional increases may be awarded at any time at the discretion of management.
9. No increase shall be recommended or awarded to any employee whose performance has been unsatisfactory. Continued unsatisfactory performance should be closely monitored by managers/account directors and may be grounds for termination.

## RESPONSIBILITIES

1. All Managers/Account Directors are responsible for:
  - a. Defining and documenting performance standards for each job in the work unit;
  - b. Communicating performance standards to each job incumbent;
  - c. Training and coaching incumbents to achieve performance standards;
  - d. Preparing objective evaluation data to review regularly with each employee and evaluate the employee's progress towards meeting performance standards;
  - e. Creating and maintaining an environment that encourages employees' development to support their full potential within the organization.

## DEFINITIONS

Performance Standards: statement(s) of the measurable or observable results that occur when a job is performed in a competent manner.

Performance Review: a meeting between a manager and subordinate for the specific purpose of discussing performance results and responsibilities; identifying those tasks which have been performed well and those which have not; discussing and agreeing upon actions needed to improve performance; and providing the subordinate with an opportunity to discuss problems and concerns.

Performance Ratings:

Exceeding Expectations: Performance is consistently superior and significantly exceeds position requirements.

Above Expectations: Performance frequently exceeds position requirements.

Meeting Expectations: Performance consistently meets position requirements.

Below Expectations: Performance consistently fails to meet minimum position requirements; employee lacks skills required or fails to utilize necessary skills.

New: Employee has not been in position long enough to have demonstrated the essential position requirements.

## PETTY CASH POLICY

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### INTENT

The purpose of a petty cash fund is to allow for the reimbursement of minor or emergency business expenses in an efficient and cost effective manner. The use of petty cash funds should be limited to reimbursement of staff for small expenses, not to exceed \$25.

### GUIDELINES

1. JDIMI maintains a small amount of petty cash to be used for minor office expenses, emergency business expenses, as well as change for clients who come in to pay their invoices.
2. A designated person will keep the petty cash box. Lucy Coelho, Junior Accountant/Receivables.
3. Prior to making any purchases, employees are to see his or her manager/account director for authorization.
4. Any and all receipts must be submitted.

## PROBATIONARY PERIOD POLICY

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### INTENT

The purpose of this Statement of Policy and Procedure is to establish a time period during which new employees can evaluate their new job responsibilities while, at the same time, providing JDIMI with the opportunity to assess their suitability as a potential member of our team.

### GUIDELINES

1. All new and rehired full-time employees shall serve a Probationary Period during the first six (6) months after their date of hire.
2. During the probationary period, JDIMI will evaluate the new hire's qualifications, skills and "fit" within our Company. The probationary period also gives new hire the opportunity to decide if JDIMI is a place they feel comfortable and would like to work.
3. During the Probationary Period, an employee is classified as Probationary. Either the employee or JDIMI may end the employment relationship any time during the Probationary Period. During this time, JDIMI or the employee may terminate the working relationship without cause and/or without advance notice, except as prescribed by law. JDIMI is also not obligated to provide any pay in lieu of notice if the employee's employment is terminated during the Probationary Period.
4. Significant absences during the Probationary Period are unacceptable and the employee on probation may automatically be terminated.
5. Initial employment is based on a probationary period, after which time an evaluation will be made as to whether permanent employment will be established or whether probation will be extended for a further period of time or the employee will be terminated.
6. The duration of probation may be shortened or lengthened at the discretion of the company.
7. During the first three (3) months of employment the employee will not be entitled to the following:
  - a. Vacation days are earned on a pro-rated basis from the start date but will not be eligible to be taken until after three (3) months of employment;
  - b. Sick days: any days taken off while sick will be deducted from his or her pay;
  - c. Personal days are earned on a pro-rated basis from the end of the probationary period;
  - d. Education Reimbursement;
  - e. Group benefits
  - f. Transferring departments: employees are able to transfer once one year of employment has been successfully completed;
  - g. Reimbursement of commission on employee personal insurance.

## RESPONSIBILITIES

1. Managers/Account Directors are responsible for:
  - a. Ensuring each new employee receives proper orientation to JDIMI's working environment and philosophies
  - b. Ensuring new employees receive adequate coaching and training to enable them to succeed in our environment
  - c. Monitoring the progress of new employees during the Probationary Period
  - d. Recommending whether or not the employee's employment continues after the end of the Probationary Period.

## PROFESSIONAL ASSOCIATION MEMBERSHIP POLICY

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### INTENT

JDIMI acknowledges that maintaining a professional status or designation is important and is often related to an employee's current job duties or a foreseeable future position in the organization. The purpose of this policy is to support employees who are required to maintain professional status as a job requirement.

### GUIDELINES

1. JDIMI shall contribute 100% to the cost of annual professional fees for licensing or degrees that are directly related to the employee's duties.
2. In the insurance world there are industry related groups and organizations that require membership dues. The brokerage will pay an employee's professional membership dues, provided management has approved the organization.
3. Should the employee resign from JDIMI during the course of the year in which the brokerage paid these fees on the employee's behalf, the employee must reimburse the brokerage pro rata for that portion of the year that the employee was not employed by JDIMI.
4. JDIMI has sole discretion to determine whether professional status is a necessary qualification for the employee's current job or a foreseeable future position.

## RECEIPT OF FUNDS POLICY

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### INTENT

The purpose of this policy is to ensure that proper procedures for handling and accounting for client cash and cheques are followed. Occasionally, staff members will be required to accept cash or cheques for the payment of outstanding invoices from clients. This policy addresses the procedures for custody, safe keeping and accounting for payments received by JDIMI.

### GUIDELINES

1. When a cheque is received in person, the employee must prepare a receipt and deliver the cheque to the accountant for proper recording and deposit.
2. When a cash payment is received in person, the employee must follow the following procedure:
  - a. Prepare a receipt for the client;
  - b. Bring the money and receipt book to the accountant who will then count the money in the employee's presence and initial the receipt;
  - c. The funds will then be recorded and deposited appropriately by the accountant.
3. The employee accepting the cash is responsible for the funds until the accountant has taken possession. In the accountant's absence, please see the manager.
4. The receipt book is kept at reception.

## RECRUITMENT & SELECTION POLICY

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### INTENT

JDIMI employs equal opportunity and fair hiring practices when filling positions, and hires only the most qualified individuals to ensure the success of our business. JDIMI has adopted this policy to ensure that all employees and potential candidates are considered for employment opportunities in a fair, consistent and unbiased approach.

### GUIDELINES

1. JDIMI requires that all requests for new or additional personnel be directed in writing to Human Resources for approval. Personnel requests shall include the position title, essential job functions, necessary qualification, and reasons for the opening.
2. JDIMI requires that all new postings of employment be circulated internally for a period of one (1) week before made public. This process is designed to give current JDIMI employees first priority in consideration for new employment opportunities within the company, and to promote applicable employees whenever possible. Qualified applicants under the employ of JDIMI shall remain subject to the entire recruitment and selection process to ensure a successful candidate-job fit for the posted position.
3. After a period of one (1) week, if internal postings have not yielded a qualified candidate, JDIMI shall make any employment opportunities public. External job postings shall be based on necessity and Human Resources shall be responsible for the placement of all recruitment advertisements.
4. Internal and external candidates are required to submit a cover letter, reference list and provide a current resume when applying for any job posting.
5. JDIMI will review all submissions, and interview only the most qualified candidates based on their knowledge, skills, abilities and other competencies.
6. Interviews are to be scheduled and conducted by Human Resources and the hiring manager to ensure legal compliance and interview efficacy. The interview questions shall be structured to acquire further information regarding a candidate's knowledge, skills, abilities and competencies and to help determine if the candidate(s) will be a job candidate-job fit. Upon completion of interviews, Human Resources and the hiring manager will review the results to determine which candidates are qualified and should proceed to the reference check portion of the selection process.
7. Reference checks are designed to protect the safety of JDIMI and its employees by minimizing the risk of hiring unqualified individuals. Reference checks shall be conducted only for candidates who have been selected through the interview stage. JDIMI will not ask questions pertaining to

any prohibited ground and shall keep questions focused on the candidate's knowledge, skills, abilities and competencies.

8. The hiring manager shall make hiring decisions at his or her discretion and shall notify Human Resources of said decision.
9. JDIMI shall give a written conditional offer of employment to applicants that have successfully proceeded through the recruitment and selection process. Employment offers shall be contingent on the candidate's acknowledgement and agreement to JDIMI's policies and any other condition(s) applicable to the position. The applicant(s) must accept the offer by signing it before commencing work. Should the applicant accept an offer of employment from JDIMI, the individual will be considered an employee and provided with a start date.
10. Candidates who do not meet the requirements in the recruitment process may re-apply for any future job posting and shall receive equal consideration.

## REFERENCE POLICY (NEW & PAST EMPLOYEES)

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### INTENT

Employment, and where applicable, reference checks provide valuable information about a candidate's qualifications, experience and suitability for a vacancy, and help to minimize potential risks associated with the employment process. The purpose of this policy is to verify an individual's work and performance history in order to ensure the best-qualified applicant is selected.

JDIMI also recognizes and acknowledges its obligation to ensure a former employee's right to an employment opportunity by providing accurate and timely reference information. The purpose of this policy is to provide fair and equal treatment of former JDIMI employees when they apply for work at other organizations.

### GUIDELINES

#### POTENTIAL EMPLOYEES

1. All candidates for employment are required to provide the names and contact information for at least three (3) manager level employment references. All offers of employment are conditional on receipt of satisfactory reference checks.
2. References will be checked prior to a candidate being issued with an offer of employment.
3. Reference checks shall be carried out in a fair and consistent manner, and where there is more than one candidate for a particular position; the same person shall conduct all reference checks related to that position.
4. Reference checks shall be conducted in a fair and consistent manner as follows:
  - a. The reference shall be contacted by telephone by Human Resources
  - b. Human Resources shall verify the key information given by the candidate regarding his or her employment with the referee
  - c. Human Resources shall keep detailed notes of the conversation, recording questions, answers, the name and title of the reference and the date of the interview
5. Human Resources shall provide a summary of the reference checks and make a recommendation to the hiring Manager for final disposition of the selection process.
6. All records of reference checks and criminal reference checks shall be kept in a confidential and secure file. Reference check records for candidates who do not become JDIMI employees shall be retained in a confidential and secure file for a period not to exceed one 1 year.

## FORMER EMPLOYEES

1. All requests for employment references for former JDIMI employees must be directed to and handled by Human Resources only. Except as required by law, no manager, account director, or other employee of JDIMI is authorized to release references or any other information concerning former employees.
2. If a manager, account director, or other employee not working within the Human Resources department receives a request for a reference or other information on a former JDIMI employee, that individual will immediately refer the request to the Human Resources Department.
3. JDIMI's policy is to disclose the following, in good faith, to prospective employers:
  - Dates of employment;
  - Title of the last position held;
  - Performance management information contained within the former employee's personnel file;
  - Whether or not the former employee is eligible for re-hire.
4. JDIMI will provide the requested reference and employee information either in writing or over the telephone, but not in e-mail.
5. All prospective employers seeking the reference will be asked to acknowledge the confidentiality of the information requested.
6. Departing employees must sign the release at the end of this policy that gives JDIMI permission to release the information permitted by this policy. If a departing employee does not sign this release, then no reference information shall be provided by JDIMI.



## REFERENCE CHECK RELEASE FORM (NEW EMPLOYEES)

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I hereby authorize representatives of JDIMI to contact my previous employers and references as supplied on my resume. JDIMI may obtain information concerning my past employment history, performance and/or any other relevant information.

I hereby declare that the information I have provided in my interview and on my resume is accurate. I recognize that knowingly supplying false information will be grounds for immediate disqualification from consideration for employment with JDIMI and grounds for termination with cause.

I understand that consideration for employment with JDIMI is contingent on the collection of satisfactory references.

Employee Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## REFERENCE CHECK RELEASE FORM (FORMER EMPLOYEES)

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I, \_\_\_\_\_, hereby authorize JDIMI to release any and all information relating to my employment with JDIMI to any reference requests from any prospective employer that may be considering me for employment. I further release JDIMI from any and all liability that may potentially result from the release and/or use of such information.

\_\_\_\_\_  
Signature of Employee

\_\_\_\_\_  
Date

## RESIGNATION POLICY

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### INTENT

The purpose of this policy is to specify the arrangements for JDIMI employees tendering their resignation.

### GUIDELINES

1. Employees terminating their employment with JDIMI are requested to provide a written notice stating the reason for and the effective date of resignation. The notice shall be delivered to his or her Manager/Account Director at least two (2) weeks prior to the effective termination date. For Producers, Managers and/or Account Directors, JDIMI requires four (4) weeks notice prior to the termination date. This will allow time for initiating action for replacement. Any previously agreed upon terms stated in an Employment Offer of Producer Agreement will override this policy.
2. All JDIMI materials, keys, cards and other property must be returned immediately prior to the effective date of the employee's resignation.
3. Taking unused vacation during the time of an employee's resignation notice period will not be acceptable. All earned, unused vacation will be included in the employee's last pay.

## RESPECT IN THE WORKPLACE (BILL 168)

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### INTENT

JDIMI is committed to providing and maintaining a working environment that is based on respect for the dignity and rights of everyone in JDIMI. It is JDIMI's goal to provide a healthy and safe work environment that is free from any form of harassment, discrimination, bullying, and violence.

This Policy is intended to ensure that JDIMI's practices and the practices of all our employees are free from direct and indirect discrimination and any form of harassment and bullying. In accordance with the Ontario Human Rights Code, JDIMI does not tolerate behaviour that constitutes discrimination, harassment or bullying in the workplace against or by an employee. The purpose of this policy is to provide a working environment for all employees that fosters openness and tolerance.

### SCOPE

This policy applies to all employees, contractors and consultants. It applies to any location in which an employee is engaged in work-related activities. This includes, but is not limited to:

- The workplace
- During work-related travel
- At restaurants, hotels or meeting facilities being used for business purposes
- In company owned or leased facilities
- During telephone, email or other communications
- At any work-related social event, whether or not it is JDIMI sponsored

This policy also applies to situations in which an employee is harassed or subjected to violence in the workplace from individuals who are not employees of JDIMI such as customers and suppliers.

### DEFINITIONS

**Discrimination:** Workplace discrimination includes any distinction, exclusion or preference based on the protected grounds in the Ontario Human Rights Code, which nullifies or impairs equality of opportunity in employment, or equality in the terms and conditions of employment.

The protected grounds of discrimination are:

- Race, colour, ancestry, citizenship, ethnic origin or place of origin
- Creed, religion
- Age
- Sex (including pregnancy and gender identity)
- Sexual orientation
- Family, marital (including same-sex partnership) status
- Disability or perceived disability
- A record of offences for which a pardon has been granted under the Criminal Records Act (Canada) and has not been revoked, or an offence in respect of any provincial enactment

Sexual Harassment: Sexual harassment includes conduct or comments of a sexual nature that the recipient does not welcome or that offends him or her. It also includes negative or inappropriate conduct or comments that are not necessarily sexual in nature, but which are directed at an individual because of his or her gender. Both men and women can be victims of harassment, and someone of the same or opposite sex can harass someone else. Some examples of sexual harassment are:

- Sexual advances or demands that the recipient does not welcome or want
- Threats, punishment or denial of a benefit for refusing a sexual advance
- Offering a benefit in exchange for sexual favour
- Leering (persistent sexual staring)
- Displaying sexually offensive material such as posters, pictures, calendars, cartoons, screen savers, pornographic or erotic web sites or other electronic material
- Distributing sexually explicit e-mail messages or attachments such as pictures or video files
- Sexually suggestive or obscene comments or gestures
- Unwelcome remarks, jokes, innuendoes, propositions or taunting about a person's body, clothing or sex
- Persistent unwanted attention after a consensual relationship ends
- Physical contact of a sexual nature, such as touching and caressing
- Sexual assault

Discriminatory Harassment: Discriminatory harassment includes comments or conduct based on the protected grounds in the Ontario Human Rights Code, which the recipient does not welcome or that offends him or her. Some examples of discriminatory harassment include:

- Offensive comments, jokes or behaviour that disparage or ridicule a person's membership in one of the protected grounds, such as race, religion or sexual orientation
- Imitating a person's accent, speech or mannerisms
- Persistent or inappropriate questions about whether a person is pregnant, has children or plans to have children
- Inappropriate comments or jokes about an individual's age, sexual orientation, personal appearance or weight

Workplace Harassment: is defined by the Occupational Health and Safety Act (OHSA) as: "Engaging in a course of vexatious comment or conduct against a worker in a workplace that is known or ought reasonably to be known to be unwelcome". Workplace harassment may have some or all of the following components:

- It is generally repetitive, although a single serious incident may constitute workplace harassment if it undermines the recipient's psychological or physical integrity and has a lasting harmful effect
- It is hostile, abusive or inappropriate
- It affects the person's dignity or psychological integrity
- It results in a poisoned work environment

Workplace bullying: behaviour that is directed toward an employee, or group of employees, that creates a risk to health and safety e.g. physical and/or verbal abuse, excluding or isolating individuals; or assigning impossible tasks.

Workplace Violence: Workplace violence is defined under the OHSA as:

- The exercise of physical force by a person against a worker, in a workplace, that causes or could cause physical injury to the worker
- An attempt to exercise physical force against a worker, in a workplace, that could cause physical injury to the worker
- A statement or behaviour that is reasonable for a worker to interpret as a threat to exercise physical force against the worker, in a workplace, that could cause physical injury to the worker.

It is defined broadly enough to include acts that may be considered criminal. Workplace violence includes:

- Physically threatening behaviour such as shaking a fist at someone, finger pointing, destroying property, throwing objects
- Verbal or written threats to physically attack a worker
- Leaving threatening notes or sending threatening emails
- Wielding a weapon at work
- Stalking someone
- Physically aggressive behaviours including hitting, shoving, standing excessively close to someone in an aggressive manner, pushing, kicking, throwing an object at someone, physically restraining someone or any other form of physical or sexual assault.

Violence that occurs outside the normal workplace but which has an impact on the working environment, including working relationships, may also be considered violence in the workplace.

## GUIDELINES

1. JDIMI will not tolerate any form of harassment or discrimination against any individual, including job candidates, employees, managers, or clients, under any circumstances. This commitment applies to, but is not limited to, training, performance assessment, promotions, transfers, layoffs, remuneration, and all other employment practices and working conditions.
2. Every JDIMI employee shall be held personally accountable and responsible for enforcing this policy and must make every effort to prevent discrimination and/or harassing behaviour.
3. Workplace harassment should not be confused with legitimate, reasonable management actions that are part of the normal work function, including:
  - Measures to correct performance deficiencies, such as placing someone on a performance improvement plan;
  - Imposing discipline for workplace infractions;
  - Requesting medical documents in support of an absence from work
  - Normal workplace conflict that may occur between individuals or differences of opinion between co-workers.

4. If any employee is experiencing domestic violence that would likely expose him or her, or other workers, to physical injury that may occur in the workplace, JDIMI will take every precaution reasonable to protect you and your co-workers in the circumstances. This may include some or all of the following:
  - Creating a safety plan
  - Contacting the police
  - Establishing enhanced security measures such as a panic button, code words, and door and access security measures
  - Screening calls and blocking certain email addresses
  - Setting up priority or providing escorts to your vehicle or to public transportation
  - Adjusting your working hours and location so that they are not predictable
  - Facilitating your access to counseling through the Employee Assistance Program or other community programs
  - We appreciate the sensitivity of these issues and will do our best to assess employees as discreetly as possible while maintaining his or her privacy.
5. Retaliation or reprisals are prohibited against any employee who has complained, or has provided information regarding a complaint. Any retaliation or reprisals are subject to immediate corrective action, up to and including termination. Alleged retaliation or reprisals are subject to the same complaint procedures and penalties as complaints of discrimination and harassment.
6. All complaints concerning workplace or sexual harassment, discrimination or bullying, including the names of parties involved, shall be treated as confidential. JDIMI's obligation to conduct an investigation into the alleged complaint may require limited disclosure. No record of the complaint will be maintained on the personnel file of the complainant.
7. All records of direct and indirect discrimination, harassment, and bullying reports filed, and subsequent investigations are considered confidential and will not be disclosed to anyone except to the extent required by law. JDIMI will do everything it can to protect the privacy of the individuals involved and to ensure that the Complainant and the Respondent are treated fairly and respectfully.
8. JDIMI will endeavour to protect employees, to the extent possible, from reported harassment by non-employees such as customers, vendors and other parties who have workplace contact with our employees.
9. Employees must report every incident of harassment and/or discrimination immediately, whether it was observed, happened to them personally, or if the problem was reported to them. The following reporting procedure have been put into place:

#### Informal Procedure

If an employee believes he or she has been harassed or has faced discrimination they may:

- Confront the individual personally, or in writing, clearly stating the unwelcome behaviour/ action and requesting that it stop immediately; or
- Discuss the situation with Human Resources, the individual's manager, your manager or any other manager.

JDIMI employees are encouraged to discuss the unwanted behaviour or actions with the offending party as the situation dictates. Under ideal circumstance, the two parties shall reach a reasonable resolution without the necessity of the filing of a formal complaint. In the event that a discussion is not feasible or fails to reach a reasonable resolution, a formal complaint may be filed.

Any employee who feels discriminated against or harassed can and should, in all confidence and without fear of reprisal, personally report the occurrence to his or her manager or HR.

#### Formal Procedure

If an employee believes they have been harassed or discriminated against they may make a written complaint to his or her manager or Human Resources. The written complaint must be delivered to HR, and include the following information:

- The date and time of each incident you wish to report.
- The name of the person(s) involved in the incident(s).
- The name of any person(s) who witnessed the incident(s).
- A full description of what occurred.

Once a written complaint has been received, JDIMI will complete a thorough investigation. The investigation will include:

- Informing the accused of the complaint.
- Interviewing the complainant, any person(s) involved in the incident(s) and any identified witnesses.
- Interviewing any other person(s) who may have knowledge of the incident(s) or complaint.
- Statements from all parties involved will be taken and a decision will be made.
- Where it is determined that harassment has occurred, a written report of the remedial action will be given to the employees concerned.

If the complainant decides not to lay a formal complaint, Senior Management may decide that a formal complaint is required, which will be based on the investigation of the incident, and will file such document(s) with the person(s) against whom the complaint is laid.

JDIMI is committed to maintaining all complaints in strict confidence between the complainant and the responder. For investigation purposes, the offending party may be notified.

In the event that a complaint is substantiated and a reasonable solution to end the unwanted behaviour or action through mediation is not possible, the following actions shall be taken for the offending party:

- Written warning
- Transfer and/or demotion
- Suspension
- Termination of employment

In the event that a complaint is not substantiated due to lack of evidence or other reasons, both parties will be informed with the rationale used. However, an unsubstantiated complaint does not imply that it was filed under false pretenses. A complainant may request that the investigation be re-opened in the event that new evidence can be provided, or a reprisal due to the allegation has occurred.

In the event that a complaint is found to be either false or frivolous, or where supporting documentation for a complaint has been falsified, the complainant and/or witnesses may be subject to disciplinary measures up to and including termination of employment.

JDIMI shall keep on file all formal complaints and the accompanying documentation and the finding of any investigation.

## RESPONSIBILITIES

1. All employees are responsible for:
  - a. Ensuring discrimination and harassment are not tolerated and, where possible, are rectified.
  - b. Promptly reporting when they become aware of, or hear of, alleged actions or complaints of discrimination or harassment.
  - c. Maintaining confidentiality regarding their involvement of formal or informal complaints.
  - d. Co-operating with any investigation in relation to complaints.
2. Management and Human Resources are responsible for:
  - a. Providing a work environment that is free from discrimination and harassment. This responsibility includes actively promoting a positive, harassment-free work environment and intervening when problems occur.
  - b. Dealing with inappropriate actions of others that come to their attention.
  - c. Investigating or co-investigating any complaints.
  - d. Ensuring employees have read and understand this policy, and for dealing with disciplinary matters arising from a breach of this policy

## COMPLAINT FORM

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1. Name of complainant: \_\_\_\_\_

2. Peron(s) suspected of harassment or discrimination:

\_\_\_\_\_

3. Nature of the allegations:

\_\_\_\_\_  
\_\_\_\_\_

4. Date(s), time(s) and place(s) where the incident(s) took place:

\_\_\_\_\_  
\_\_\_\_\_

5. Did anyone witness the incident?  yes  no

If yes:

a) Name(s) of witness(es):

\_\_\_\_\_

b) Description of their respective role in the incident.

\_\_\_\_\_

6. How did you react to the discrimination?

\_\_\_\_\_  
\_\_\_\_\_

7. If applicable, describe any incident that took place previously.

\_\_\_\_\_  
\_\_\_\_\_

I am filing this complaint because I honestly believe that \_\_\_\_\_ has been harassing me.

I hereby certify that to the best of my knowledge the above-mentioned information is true, accurate and complete. Making false or frivolous allegations is in violation of this policy and subject to disciplinary sanctions.

Furthermore, I realize that an inquiry will be initiated once this complaint has been filed.

\_\_\_\_\_  
Signature of the complainant

\_\_\_\_\_  
Date

## RIBO LICENSING POLICY

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### INTENT

The purpose of this policy is to ensure all JDIMI employees involved in handling insurance placement or contact with clients for insurance reasons meet the required qualifications and certifications.

### GUIDELINES

1. All employees involved in handling insurance placement or contact with clients for insurance reasons, must obtain the RIBO level 1 license.
2. JDIMI will cover the insurance license fee and the cost of a self-study training course.
3. RIBO licensed individuals are required to complete eight (8) hours per year of continuing education credits between October 1<sup>st</sup> and September 30<sup>th</sup>. JDIMI offers seminars throughout the year that are RIBO accredited, giving employees the opportunity to complete the required continuing education credits. There will be a few seminars scheduled throughout the year giving employees the choice of which seminar they are most interested in attending. If an employee does not obtain the required number of RIBO hours, it is their full responsibility to find another course(s) on their own time and at their own cost.
4. Ultimately, it is the responsibility of each individual to fulfill their required RIBO hours each year, as well as maintaining their own records/certificates for a minimum of five (5) years. It is recommended that employees utilize the Continuing Education Record Sheet to keep track his or her RIBO hours.
5. When completing the RIBO renewal form, employees are to ensure they answer "yes" where asked if they have completed their continuing education requirements. However, employees are to be certain that they have indeed completed those hours. Anyone found falsifying the application will have their registration immediately suspended and may be prosecuted through the Complaints and Discipline Committee.

## SMOKING POLICY

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### INTENT

JDIMI maintains a commitment to the health and safety for all its employees. Smoking has been scientifically proven to be harmful to the health of both smokers, and non-smokers that come into contact with second-hand smoke. In the interest of promoting a safe and healthy work environment, JDIMI has adopted a smoke-free workplace policy.

### GUIDELINES

1. Smoking is prohibited on all company premises, and is applicable to all employees, guests, contractors and customers. This policy is also extended to include company vehicles, and any hotel rooms or rental cars booked for company business purposes.

2. Designated smoking areas are as followed:

Toronto – Rear of building, 30 metres from entrance.

Belleville – Rear deck or 30 metres from side entrance.

Cambridge – Side of building, 30 metres from entrance.

Smokers, please refrain from throwing your cigarette butts on the ground and use the ashtrays provided.

3. We expect smoke breaks not be abused. As per the Hours of Work Policy, please note there is a one (1) hour lunch break provided. Employees who wish to leave their desk to smoke in the morning and/or afternoon are required to use a portion of their one (1) hour lunch break.

Example

10:00 a.m. – 10:15 a.m. – Break

12:30 p.m. – 1:00 p.m. – Lunch Break

3:15 p.m. – 3:30 p.m. – Break

Please ensure that your department is not left short-staffed while you are away from your desk. Employees who take excessive breaks for the purpose of smoking may be subject to disciplinary action.

## STATUTORY HOLIDAYS POLICY

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### INTENT

JDIMI has developed this policy in order to define Company responsibilities with regards to Statutory Holidays in compliance with the Canada Labour Code.

### GUIDELINES

1. JDIMI recognizes the following ten (10) statutory holidays with pay:
  - New Year's Day
  - Family Day
  - Good Friday
  - Victoria Day
  - Canada Day
  - Civic Holiday
  - Labour Day
  - Thanksgiving Day
  - Christmas Day
  - Boxing Day
2. The day prior to a long weekend JDIMI offices will close at 3:00 p.m. and all employees are to required are to required to take a half (1/2) hour lunch.
3. In the event that a statutory holiday falls on a non-working day, or during an employee's vacation, another working day shall be granted as the holiday and be taken on a day specified by JDIMI that is no later than three (3) months after the holiday.
4. In the event that an employee is away on an unpaid leave of absence or on Long Term Disability at the time of the holiday, the employee shall not be eligible for statutory holiday pay.
5. Every active employee on the JDIMI payroll, whether he or she is a full-time, part-time, permanent, on a limited term contract or a student, is entitled to statutory holiday pay.

## TELEPHONE & VOICEMAIL POLICY

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### INTENT

The purpose of this policy is to ensure that exceptional customer service is provided at all times and to outline the expectation for JDIMI employees regarding the answering of phone calls and voicemails.

### GUIDELINES

1. Most brokerage contact is done over the phone, it is important to express a professional attitude in all conversations. Employees should always be warm and friendly whenever they are answering the phone, talking on the phone or leaving a message.
2. JDIMI is dedicated to ensuring that the highest level of customer service is provided to our customers. JDIMI reserves the right to monitor business calls to make certain our high standards of customer service is maintained. The monitoring may also be utilized to verify issues or concerns customers may rise following contact with the company.
3. Employees should make every effort to answer the phone when available. Employees should also avoid the use of speakerphones whenever possible.
4. When answering the phone, employees should clearly identify themselves to the caller. A typical greeting may sound something like: "Thank you for calling Jones DesLauriers Management Inc., (your name) speaking, how may I help you?"
5. Employees whose telephone has voicemail should change their message daily. The message should clearly indicate their name, title, the date and whether or not they are in the office that day.
  - a. If an employee is away from the office, their voicemail message should include when they will be back in the office. Please see the Out of Office Policy
  - b. If an employee is in the office, the following are examples of what voicemail messages may sound like:

#### Standard message for all Licensed Employees while in the office

Hello, you have reached the voicemail of (NAME) (TITLE) on (DATE). I'm sorry I can't take your call right now; I am in the office but either on the other line or away from my desk. Please leave a detailed message, including your name and telephone number and I will get back to you as quickly as possible. Please be advised that coverage cannot be bound by leaving a voice message, you must speak with a licensed broker. Thank you for calling Jones DesLauriers Insurance Management Inc. and have a great day."

Standard message for Non-Licensed Employees

"Hello, you have reached the voicemail of (NAME) (TITLE) on (DATE). I'm sorry I can't take your call right now; I am in the office but either on the other line or away from my desk. Please leave a detailed message, including your name and telephone number and I will get back to you as quickly as possible. Thank you for calling Jones DesLauriers Insurance Management Inc. and have a great day."

6. All voicemail messages should be returned preferable within three (3) business hours and no later than the end of the business day. Call received after 3:30 p.m. may be returned the following morning.
7. Employees are expected to forward calls to voicemail when away from their desk and/or when out of the office.
8. Whenever it is required to put someone on hold, ask for permission from with the caller first before putting him or her on hold. Never leave a call on hold for an extended period of time; if needed, ask to take a message and let them know you will call them back as soon as possible.

## TERMINATION POLICY

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### INTENT

The purpose of this policy is to ensure that the termination of employees is handled with due diligence with a minimum of disruption to company business. This policy is designed to define the types of employee termination, the responsibilities of terminated employees, the subsequent Human Resources actions required, and information regarding employee benefits.

### GUIDELINES

1. In all termination cases, the employee will be paid all accrued, unused vacation pay through the last date of employment. The employee will receive his or her final paycheque in accordance with applicable federal, provincial and municipal laws.
2. All Health and dental coverage, short and long-term disability insurance, and life insurance will be stopped on the last day of employment.
3. No employee is entitled to severance pay upon termination. Severance pay is granted at the discretion of JDIMI. In the event that severance pay is granted, it shall be based on the length of service given to the company, level of responsibility, and the rationale for separation, etc.
4. JDIMI classifies termination of employment in three categories:

- a. Administrative

Administrative terminations are generally due to retirement, failure to return to work in a timely manner after an approved leave of absence, permanent or long-term disability where the employee is unable to perform his or her job duties (with or without reasonable accommodations), or death of an employee.

- a. Voluntary

Voluntary terminations are due to voluntary resignation by the employee or job abandonment. Job abandonment shall be defined as the failure to report back to work after three (3) consecutive business days missed without prior notification to his or her manager.

In the event of a voluntary termination of employment, managers should attempt to retain the employee if it is in the best interest of JDIMI. If this is not possible, the manager shall attempt to determine the employee's specific reason for leaving.

JDIMI requests, as a courtesy, that employees voluntarily resigning their positions give at least two (2) weeks written notice to allow JDIMI to find a suitable replacement. Failure to give adequate notice may result in a not able-to-rehire status.

b. Involuntary

Involuntary terminations are generally due to unsatisfactory performance, misconduct, layoff due to reduction or reorganization of the workforce, or failure to meet the expectation of the company.

JDIMI's performance review process and job description fully outline the expectations for each employee and gives employees the opportunity for regular consultation on progress against the mutually agreed on objectives. In the event that performance is unsatisfactory, the following process may be followed:

- Verbal warning
- Written warning
- Suspension or probation
- Termination

JDIMI will take an employee's service record into consideration prior to any involuntary termination. In the event that the employee has previously proven to be a valuable company asset, JDIMI may explore the possibility of demotion, or transfer.

Employees who have worked for JDIMI for more than three (3) months but less than one (1) year are entitled to written notice of termination of at least one (1) week. Employees who have worked for JDIMI for at least one year are entitled to written notice of termination of at least two (2) weeks. Employees who have worked three years or more are entitled to written notice of at least one (1) week per year of employment, with the maximum written notice of eight (8) weeks. During the notice period, all benefits will be maintained.

An employee who has violated the confidentiality rules, has been found to have committed theft, willful misconduct, disclosure or willful neglect of duty, or if the employee has refused reasonable alternative employment, will be terminated for cause without further notice.

## RESPONSIBILITIES

1. All terminated employees are responsible for:
  - a. Returning all company property, including (but not limited to) security passes, keys, electronic devices any client lists.
2. All managers/account directors are responsible for:
  - a. Informing the employee of the rationale of their termination of employment;
  - b. Ensuring that staff members leaving JDIMI return all company property;
  - c. Informing Human Resources of an employee's resignation/termination along with pertinent information (e.g. reason for leaving, last day of work etc.).
3. Human Resources is responsible for:
  - a. Arranging an exit interview with staff leaving JDIMI;
  - b. The arrangement for and disbursement of all final monies owing to the staff member leaving JDIMI.
  - c. Preparing a Record of Employment for the departing employee, and fulfilling all reporting duties.

## WORKING FROM HOME POLICY

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### INTENT

The concept of working from home or another location is offered to employees under special circumstances. Working from home is not a formal employee benefit; rather, it is an alternative method of meeting the needs of the company. The purpose of this policy is to establish consistent guidelines for employees who are granted the privilege to work from home.

JDIMI has the right to refuse and/or revoke working from home privileges for any reason at any time.

### GUIDELINES

1. The amount of time the employee is expected to work per day or pay period will not change as a result of working from home.
2. JDIMI may provide specific tools/equipment for the employee to perform his or her current duties. This may include computer hardware, computer software, cell phone and other applicable equipment as deemed necessary.
3. Any company materials and/or information taken home are considered confidential and should be kept in a designated work area and not accessible to others.
4. JDIMI is not liable for injuries or illnesses that occur during the employee's agreed-upon work hours at home.
5. Eligibility to work from home is at the manager's discretion.

## WORKPLACE LEAVE POLICY

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### INTENT

JDIMI understands that employees may require time off work for various reasons. The purpose of this policy is to accommodate and provide paid time off for necessary absences. This policy shall define the types of acceptable leave, detail the duration of leave available and outline the procedures for requesting leave.

The following types of leaves shall be deemed acceptable with proper notification:

- Sick
- Vacation
- Birthday
- Maternity/Parental
- Educational
- Jury Duty
- Funeral/Bereavement
- Personal
- Emergency
- Compassionate
- Voting

Note: Employees requesting half a day off are required to work 3.5 hours within the core business hours and will be eligible to leave for the afternoon absence at 12:00 p.m. or 12:30 p.m. or arrive after a morning absence at 1:00 p.m. or 1:30 p.m.

### GUIDELINES

#### SICK

1. JDIMI employees are entitled to ten (10) sick days per year (0.833 days per month). Sick leave will be prorated for permanent part-time employees. During the probationary period new employees do not qualify for sick days.
2. Employees requiring sick leave shall contact and inform his or her immediate Account Director/Manager as soon as possible, indicating the reasons for absence and an expected return to work date.
3. If an employee becomes seriously ill or needs to take an emergency leave of absence, JDIMI will record missed time as sick days, allowing the employee to exhaust their ten (10) sick days.
4. JDIMI reserves the right to require medical documentation or other proof of illness whenever more than two sick days are taken per month
5. Employees may use sick time for personal illness.
6. An employee that fails to report an absence, and is away from work for two (2) or more consecutive days may be subject to disciplinary action up to and including termination of employment.

7. Any unused sick days cannot be carried over into the next year.

### SHORT TERM DISABILITY

1. If an employee becomes seriously ill and/or their accrued sick, Vary/Personal and vacation days have been completely exhausted; JDIMI will cover 100% of an employee's wages for Short Term Disability for the first two (2) weeks and reduce to 60% thereafter until the maximum benefit period of eight (8) weeks (if applicable).
2. To qualify for Short Term Disability an employee will have had to been employed with JDIMI and completed the following years of service:
  - 2 -3 years: 2 weeks @ 100%
  - 3 – 5 years: 4 weeks @ 60%
  - 5 – 10 years: 6 weeks @ 60%
  - 10 + years: 8 weeks @ 60%
3. In order to be eligible to receive benefits under this policy a qualified employee is required to provide an appropriate medical certificate to the immediate supervisor within three (3) days of the first date of absence. An appropriate medical certificate must indicate that the employee is under the active care of a qualified physician and indicate an estimated or expected return-to-work date. The employee is required to comply with medical advice. If the required medical certificate is not received within the time limits, benefits payable under this policy will be discontinued until such a certificate is provided to the manager. JDIMI may request full medical disclosure or require an independent evaluation by a medical or para-medical professional prior to paying benefits.
4. If an employee has worked for JDIMI less than 2 years they will not qualify for Short Term Disability. Please note once Short Term Disability has expired, an employee has the right to apply for Unemployment Insurance. For your information the basic EI benefit rate is equal to 55% of the employee's average insured earnings up to a yearly maximum insurable amount of \$41,000.00. This means you can receive a maximum payment of \$435.00 per week. Your EI payment is a taxable income, meaning federal and provincial or territorial, if it applies, taxes will be deducted. EI would apply until Long Term Disability is available under the JDIMI benefit program.
5. Short Term Disability benefits are not paid if:
  - a. The employee is not under the care of a licensed physician;
  - b. The illness or injury:
    - Is covered by Ontario Workplace Safety and Insurance Act (Workers' Compensation) or the Canada/Quebec Pension Plan;
    - Is intentionally self-inflicted;
    - Results from war, service in the armed forces, or participation in a riot or disorderly conduct;
    - Results from the commission of criminal offences;
    - Occurs during a leave of absence or on paid vacation;

- Results from a motor vehicle accident covered by a provincial automobile insurance plan;
  - Results from the use of drugs or alcohol and the employee is not receiving continuing treatment for such use or is not compliant with medically-recommended treatment.
- c. The employee is:
- Engaged in employment outside of JDIMI for a wage or profit;
  - Already receiving pay from JDIMI for another reason during the period of illness or injury, such as vacation;
  - Not compliant with medically-recommended treatment or fails to cooperate in providing medical information to JDIMI , including participating in independent evaluations by medical and para-medical professionals;
  - Absent from work because of cosmetic plastic surgery, except where surgery is attributable to an illness or injury.
- d. In the case of maternity and/or parental leave, the illness or injury occurs after such leave has commenced or during any period in which the employee is in receipt of maternity or parental benefits under the Employment Insurance Act.

All employees applying for Long Term Disability benefits are asked to refer to the Great West Life Benefit Coverage Booklet.

#### VACATION

1. Vacation time is based on the following periods:
 

0 – 1 year	.833 days per month to a maximum of 10 days
1 – 3 years	2 weeks
3 – 5 years	3 weeks
5 – 10 years +	4 weeks
2. Vacation time runs from the calendar year January – December.
3. JDIMI permits employees to carry over one week of his or her unused vacation to be used prior to March 31<sup>st</sup> of the following year.
4. Vacation priority is granted on a seniority basis; however, department coverage is paramount.
5. Vacation should be booked and approved by the department manager by May 1<sup>st</sup> to ensure seniority priority. After this period, vacations are on a first come, first served basis contingent on proper department coverage.
6. Vacation requests may be denied at the discretion of management or Human Resources in the event that they incur excessive scheduling conflicts, are requested during peak production periods, or would otherwise create operational hardships.
7. Taking three (3) consecutive weeks vacation must be approved by management.
8. After successful completion of the probationary period (6 months), a pro-rated vacation with pay based on ten (10) days per year will be granted.

Example:

New employee is hired November 1<sup>st</sup>, 2013

- Vacation leave due from November 2013 – December 2013:  
2 months x 0.833 = 1.67 days
- Vacation leave due for January 2014 – December 2014:  
12 months x 0.833 = 10 days
- Total vacation leave from November 2013 – January 2015 = 11.5 days

BIRTHDAY

1. All JDIMI employees will receive a day off with pay for their birthday.
2. Employees must submit their birthday day off request, in writing, to his or her Manager/Account Director, a minimum of one month prior to the day off. The day off must be taken within five (5) days (either before or after) of their actual birthday and must be mutually agreed upon with his or her Manager/Account Director.
3. The birthday day off cannot be banked or carried over past five (5) days.
4. Employees will not receive monetary reimbursement for not using the birthday day off.

MATERNITY/PARENTAL

1. An employee who is a parent and has been employed with JDIMI for at least 13 weeks before the birth of a child or 13 weeks before the child came into the parent's custody, care or control for the first time, is entitled to a 35 week unpaid parental leave.
2. Employees are responsible for providing at least four (4) weeks written notice when requesting a Parental Leave.
3. An employee is entitled to 52 weeks of unpaid leave of absence for pregnancy (17 weeks maternity leave and 35 weeks parental leave) if she has been employed with JDIMI for at least 13 weeks preceding the estimated day of delivery. The leave may be commenced up to 17 weeks before the expected date of delivery.
4. An employee who is entitled to maternity leave is required to give four (4) weeks notice in writing of the date the leave is to begin, together with a medical certificate estimating the date of delivery.
5. If an employee does not specify the date of return from maternity/parental leave, it will be assumed he or she wishes to exhaust the maximum leave.
6. An employee may change the start and finish dates of the maternity/parental leave with written notice. In the event that he or she wishes to change either date to an earlier date, JDIMI must be notified four (4) weeks before the earlier date. In the event that he or she wishes to change either date to a later date, JDIMI must be notified four (4) weeks before the original date.

7. If pregnancy-related complications force the employee to stop work before she has arranged her maternity leave, she must provide JDIMI written notice, with a medical certification confirming the circumstances and the expected or actual date of birth, within two (2) weeks.
8. If a mother suffers still-birth or miscarriage or the child dies while the mother is on her maternity leave, the leave will end six (6) weeks after the date of the still-birth, miscarriage or death, or seventeen (17) weeks after the maternity leave commenced, whichever is later.
9. If an employee has been on maternity leave for seventeen (17) weeks and the child has not yet been born, the maternity leave will end when the baby is born and the employee is entitled to take a parental leave immediately after the birth.
10. For fathers and adoptive parents, parental leave must commence within 35 weeks after the birth of the child or after the child first comes into the custody, care and control of the parent.
11. If an employee commences his or her parental leave early because the child has arrived earlier than expected, the employee has two (2) weeks from that date to give JDIMI written notice of his or her intent to take the parental leave.

#### EDUCATIONAL

1. An employee who has an exam during business hours for a company-approved course is eligible to take ½ day off to write the exam. Any additional study time required must be taken as a Vacation or Personal/Vary day.

#### JURY DUTY

1. Employees selected for jury duty, or as a court witness, must provide Human Resources with as much advance notice as possible. A copy of the summons to jury duty, or as a court witness, must be provided for documentation purposes.
2. JDIMI employees shall receive a paid leave of absence to perform Jury or Court Witness Duty for a maximum period of two (2) weeks (ten business days) conditional on the employee:
  - a. Providing JDIMI with the jury summons or summons to be a court witness
  - b. Submitting a certified statement of fees paid by the court, or any other parties for serving
  - c. Authorization for the deduction from regular base pay on the amount equivalent to the fees paid by the court or any other party, if any, for serving as a juror or court witness. In this connection, fees do not include reimbursement to the employee by the court or any other party for expenses such as travel expenses
3. During Jury Leave or Court Witness Leave, seniority shall continue to accrue during the leave. On conclusion of Jury or Court Witness Leave, the employee shall be reinstated to the position most recently held, if it still exists, or to a comparable position, if it does not, at the same wage rate the employee enjoyed at the time the employee's leave commenced.
4. In the event that the Jury or Court Witness Duty requirement lasts for only part of a day, the employee shall return to work for the remainder of the day if more than three (3) hours remain in the employee's regular work shift.

5. Where facilities exist and such activity is not prohibited by the Court, during breaks or while waiting to be empanelled, the employee is expected to attempt to attend to his or her job-related duties, including checking and returning messages or working on company-related matters on his or her laptop computer.
6. An employee who attends court as a plaintiff or defendant in a personal matter is expected to use vacation time, or to make arrangements for an unpaid personal leave of absence in accordance with the Personal Leave of Absence Policy. Employees must use accrued vacation and/or time in lieu for overtime prior to requesting an unpaid leave of absence.

#### FUNERAL/BEREAVEMENT

1. Employees are expected to notify his or her immediate account director/manager and request funeral/bereavement leave time off as soon as possible when a death occurs in their family.
2. Funeral/bereavement leave time is granted such that an employee may have time to attend a funeral, grieve and deal with family issues in the event of a death in the immediate family.
3. JDIMI employees are allowed up to three (3) days leave of absence with pay following the death of an immediate family member.
4. An immediate family member is defined as:
  - a. The employee's spouse, partner or significant other;
  - b. A parent, step-parent or foster parent of the employee;
  - c. A child, step-child, or foster child of the employee;
  - d. A grandparent, step-grandparent, grandchild or step-grandchild of the employee;
  - e. The spouse or partner of an employee's child;
  - f. The employee's siblings, step-siblings or foster siblings.
  - g. A relative of the employee who is dependent on the employee for care or assistance.

Management must approve exceptions to this group.

#### PERSONAL/VARY

1. Personal Leave is to be used when JDIMI employees must be absent from work for reasons which include, but are not limited to: professional, medical or dental appointments, illness-related circumstances relating to an immediate family member under their care, court appearances, personal errands, moving, observance of religious holidays, and writing exams.
2. Employees who require Personal Leave must inform his or her account director/manager with as much advance notice as possible, and provide a return to work date/hour.
3. JDIMI offers full-time employees four (4) half (1/2) days (or two full days) per calendar year.
4. Employees may be required to provide supporting evidence that is deemed reasonable, upon request.
5. JDIMI does not permit employees to carry over personal days.

6. Management must approve all personal days.

## EMERGENCY

1. Emergency Leave is available to JDIMI employees who must be absent from work for reasons which include, but are not limited to: illness, injury, medical emergency or any other urgent matter that concerns a family member, fire, flood or any other home emergency.
2. A family member is defined as immediate family including the employee's grandparents, parents or guardians, step-parents or foster parents, siblings, spouse or common-law or same-sex partner, children, step-children, foster-children, grandchildren and step-grandchildren, and anyone who lives with the employee and is dependent on the employee for care or assistance.
3. JDIMI employees are entitled to an emergency leave of absence of up to ten (10) unpaid days.
4. Employees who require Emergency Leave must inform his or her account director/manager or Human Resources with as much advance notice as possible and provide a return to work date/hour.
5. Employees may be required to provide supporting evidence that is deemed reasonable, upon request.

## COMPASSIONATE

1. Compassionate Leave is to be used when employees must be absent from work to provide care or support to a family member if a qualified health practitioner issues a certificate stating that the family member has a serious medical condition with a significant risk of death occurring within a period of twenty-six (26) weeks.
2. JDIMI employees are entitled to a compassionate leave of absence without pay of up to eight (8) weeks. A Record of Employment will be issued to allow the employee to file for Employment Insurance.
3. Employees that require a compassionate leave must inform his or her account director/manager or Human Resources with as much advance notice as possible, and provide a return to work date/hour.
4. If two or more employees apply for compassionate leave for the same family member, the eight-week leave period may be divided between them.

## VOTING

1. JDIMI employees shall be provided with a maximum of three (3) hours of time to vote in National/Federal, Provincial and Local elections.
2. JDIMI employees are encouraged to vote on their personal time, however, they will be provided with this time if polling stations close prior to three (3) hours after their shift has ended.



## ACKNOWLEDGEMENT & AGREEMENT

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I, (EMPLOYEE NAME), acknowledge that I have read and understand the policies of JDIMI and I agree to adhere to these policies. I understand that if I violate the rules set forth in this policy, I may face disciplinary action, up to and including termination of employment.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Witness: \_\_\_\_\_

## APPENDIX

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## COMPLAINT FORM

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1. Name of complainant: \_\_\_\_\_

2. Peron(s) suspected of harassment or discrimination:

\_\_\_\_\_

3. Nature of the allegations:

\_\_\_\_\_

\_\_\_\_\_

4. Date(s), time(s) and place(s) where the incident(s) took place:

\_\_\_\_\_

\_\_\_\_\_

5. Did anyone witness the incident?  yes  no

If yes:

a) Name(s) of witness(es):

\_\_\_\_\_

b) Description of their respective role in the incident.

\_\_\_\_\_

6. How did you react to the discrimination?

\_\_\_\_\_

\_\_\_\_\_

7. If applicable, describe any incident that took place previously.

\_\_\_\_\_

\_\_\_\_\_

I am filing this complaint because I honestly believe that \_\_\_\_\_ has been harassing me.

I hereby certify that to the best of my knowledge the above-mentioned information is true, accurate and complete. Making false or frivolous allegations is in violation of this policy and subject to disciplinary sanctions.

Furthermore, I realize that an inquiry will be initiated once this complaint has been filed.

\_\_\_\_\_  
Signature of the complainant

\_\_\_\_\_  
Date

## EMPLOYEE REFERRAL FORM

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Referral Provided By		
Name of Employee:		Date:
Title:	Department:	Telephone:
Email:		

Referral Details	
Name of Candidate:	Position Applied for:
Telephone:	Email:
RIBO License Date:	

Signature of Employee: \_\_\_\_\_

Date: \_\_\_\_\_

FOR INTERNAL USE

Placement Details	
Start Date:	Job Title:
Date of Referral Payment:	



## REFERENCE CHECK RELEASE FORM (NEW EMPLOYEES)

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I hereby authorize representatives of JDIMI to contact my previous employers and references as supplied on my resume. JDIMI may obtain information concerning my past employment history, performance and/or any other relevant information.

I hereby declare that the information I have provided in my interview and on my resume is accurate. I recognize that knowingly supplying false information will be grounds for immediate disqualification from consideration for employment with JDIMI and would be grounds for termination with cause.

I understand that consideration for employment with JDIMI is contingent on the collection of satisfactory references.

Employee Name (please print): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## REFERENCE CHECK RELEASE FORM (FORMER EMPLOYEES)

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I, \_\_\_\_\_, hereby authorize JDIMI to release any and all information relating to my employment with JDIMI to any reference requests from any prospective employer that may be considering me for employment. I further release JDIMI from any and all liability that may potentially result from the release and/or use of such information.

\_\_\_\_\_  
Signature of Employee

\_\_\_\_\_  
Date



## PHOTO/IMAGE RELEASE & WAIVER

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I hereby give JDIMI the irrevocable right to reproduce, use, exhibit, display, broadcast, and distribute my name/photograph/image/audio recording/video recording in all forms and manner including but not limited to publication on Internet Web Sites, broadcasts and any other publications as released to or by JDIMI. I understand that JDIMI cannot control unauthorized use of My Image by persons not associated with JDIMI once My Image has been published. I hereby forever waive any right to inspect or approve any publication of My Image by JDIMI. I have carefully reviewed and understand the above provisions and agree to be bound by them. I voluntarily give my consent and agree to this Release and Waiver.

Name (printed): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_