

[AGENCY LOGO]

EXAMPLE EMPLOYMENT POLICY HANDBOOK

Legal Disclaimer: This handbook is provided as a resource for OIA members. This material is intended to provide you with general background and insight. These policies serve as a starting point, and agencies should adapt the policies and language to fit their culture while ensuring legal compliance. This material may not contain the most current federal, state, or local employment law requirements. The material does not constitute, and should not be regarded as, legal advice regarding any particular facts, circumstances, or issues. This material is not intended to serve as a substitute for legal counsel, and we advise you to contact legal counsel for specific analysis, drafting and advice.

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1.0 INTRODUCTION AND WELCOME

Welcome!

On behalf of your colleagues, I welcome you to (Insert Agency Name) and wish you every success here. (INSERT AGENCY NAME) is committed to excellence in the quality of its work, and to attentiveness and responsiveness to its clients' insurance needs. We believe strongly in confidentiality and the principles of honesty and ethics.

This handbook contains the personnel policies of (INSERT AGENCY NAME) and the benefits provided to its employees. Nothing in this handbook precludes (INSERT AGENCY NAME's) right to manage the operation of the business and its employees, or to otherwise modify, change or eliminate in whole or in part any of the policies, provisions and benefits set forth in this handbook. Employees will be promptly notified if and when changes are made.

This handbook does not in any way create a contract of employment between any employee and (INSERT AGENCY NAME). In addition, none of the policies, provisions or benefits contained in this handbook guarantee continued employment for any term nor do they guarantee permanent employment. (INSERT AGENCY NAME) maintains an "at-will" relationship with each and every employee and, therefore, any employee or (INSERT AGENCY NAME) may terminate the employment relationship at any time.

In the event that statements by (INSERT AGENCY NAME) owners or management are inconsistent with the statements contained in this handbook, this handbook shall govern. Employees should familiarize themselves with the contents of this handbook as soon as possible.

(INSERT AGENCY NAME) recognizes that our success and growth are dependent on our team. We hope that your experience here will be challenging, enjoyable and rewarding. Again, welcome to (INSERT AGENCY NAME)!

Sincerely,

Company President/Owner/Ownership Team

2.0 EQUAL EMPLOYMENT OPPORTUNITY

(INSERT AGENCY NAME) provides equal employment opportunities to all employees and applicants for employment without regard to race, color, religion, sex, sexual orientation, national origin, age or disability in accordance with applicable federal, state and local laws. This policy applies to all terms and conditions of employment, including, but not limited to hiring, promotion, discipline, termination, transfer, leaves of absence, compensation and training.

So that all employees are afforded equal employment and advancement opportunities, employee decisions at (INSERT AGENCY NAME) will be based on merit, qualifications and ability.

(INSERT AGENCY NAME) is committed to maintaining a professional and collegial work environment in which all individuals are treated with respect and dignity. To ensure such a work environment exists, (INSERT AGENCY NAME) has adopted a policy of zero tolerance with respect to unlawful employee harassment based on race, color, religion, sex, national origin, age or disability. Improper interference with the ability of (INSERT AGENCY NAME) employees to perform their expected job duties will not be tolerated. Each individual has the right to work in a professional atmosphere, which promotes equal opportunities and prohibits discriminatory practices, including sexual harassment and other discriminatory conduct or practices. Any employee who has questions or concerns about any discrimination in the workplace is encouraged to bring these issues to the attention of (insert leader name). At (INSERT AGENCY NAME), unlawful discrimination, sexual harassment (whether verbal, physical or arising out of work assignments out of the office or at office sponsored functions, or elsewhere) is unacceptable and will not be tolerated and will be subject to disciplinary action, up to and including termination of employment.

3.0 SEXUAL HARASSMENT

For the purposes of this policy, sexual harassment is defined as unwelcome and unwanted sexual advances, requests for sexual favors, and other verbal, nonverbal or physical conduct of a sexual nature when:

- A. Submission to or rejection of this conduct by an individual is used explicitly or implicitly as a factor in decisions affecting hiring, evaluation, promotion or other aspects of employment; and
- B. This conduct substantially interferes with an individual's employment or creates an intimidating, hostile or offensive work environment.

Examples of sexual harassment include, but are not limited to, unwanted sexual advances; demands for sexual favors in exchange for favorable treatment or continued employment; repeated sexual jokes; innuendos; unwanted or unwelcome repeated flirtations, advances or propositions; verbal abuse of a sexual nature; graphic, verbal commentary about an individual's body, sexual prowess or sexual deficiencies; leering; whistling; touching; pinching; assault; coerced sexual acts; suggestive, insulting,

obscene comments or gestures; offensive e-mail or voicemail messages; foul or obscene language; violating someone's "personal space"; and display in the workplace of suggestive or sexually explicit posters, calendars, photographs, graffiti or cartoons.

This behavior is unacceptable in the workplace itself and by any (INSERT AGENCY NAME) owner, supervisor or employee in any business-related setting outside the workplace, including but not limited to other work-related settings such as business trips, business sponsored functions and business-related social events.

3.1 Individuals Covered by the Policy

This policy covers all employees (management, non-management, producers, agents and staff) and owners and/or management of (INSERT AGENCY NAME). (INSERT AGENCY NAME) will not tolerate sexual harassment from any individual, regardless of their employment status. In addition, (INSERT AGENCY NAME) will not tolerate sexual harassment engaged in by an individual who is not an employee of the (INSERT AGENCY NAME) (e.g. client, or supplier who conducts business with INSERT AGENCY NAME) to the extent that it affects any employee of the (INSERT AGENCY NAME).

Any employee of (INSERT AGENCY NAME) who has been subjected to sexual harassment by anyone, should immediately bring the situation to the attention of (insert leader name). (INSERT AGENCY NAME) will promptly investigate all complaints of sexual harassment. Incidents of alleged sexual harassment by a person who is not employed by (INSERT AGENCY NAME) will be investigated to the extent practical. (INSERT AGENCY NAME) will take any action it deems appropriate after evaluating all the circumstances. In particular, with respect to clients, (INSERT AGENCY NAME) will take any action necessary to stop the conduct and, if not stopped, (INSERT AGENCY NAME) will terminate its relationship with the client, if appropriate. (INSERT AGENCY NAME) encourages reporting all incidents of sexual harassment, regardless of who the offender may be, in accordance with the methods established by its policy.

3.2 How to Report a Complaint

A. Informal Procedure

(INSERT AGENCY NAME) encourages individuals who believe they are being harassed to clearly and promptly notify the offender that his or her behavior is unwelcome. If, for any reason, an individual does not wish to approach the offender directly or if such discussion does not successfully end the harassment, then the individual should notify (Insert leader name), who may talk to the alleged harasser or arrange for a mediation between the individual and the alleged harasser with a third person acceptable to both. This informal procedure is not a required first step for the reporting individual.

B. Formal Procedure

In the event the reporting individual does not wish to pursue the informal procedure, or in the event that the informal procedure does not produce a result satisfactory to the

reporting individual, the following steps should be followed to report the sexual harassment complaint and to initiate a formal procedure.

An individual who believes he or she has been subject to sexual harassment should report the incident to (insert leader name). Confidentiality will be maintained throughout the investigation to the extent practical and appropriate under the circumstances.

An accurate record of objectionable behavior is necessary to resolve a formal complaint of sexual harassment. As such, all complaints of sexual harassment must be reduced to writing by either the reporting individual or the individuals designated above who receives a complaint.

Prompt reporting of a complaint is necessary as it allows for rapid response and resolution of objectionable behavior or conditions for the reporting individual and any other affected employees.

(INSERT AGENCY NAME) has chosen not to impose a limited time frame for the reporting of sexual harassment complaints. However, the reporting individual should be aware that applicable statutes of limitations do constrain the time for instituting outside legal action. The passage of time may also make investigation and corrective action more difficult or impossible because too often the passage of time may impair an individual's memory and/or one's ability to recall specific and accurate details of events and circumstances. Therefore, (INSERT AGENCY NAME) strongly encourages prompt and immediate reporting of sexual harassment complaints.

3.3 Non-Retaliation and Corrective Action

(INSERT AGENCY NAME) will not retaliate against an individual who makes a report of sexual harassment, nor permit any other employee to do so. Retaliation is a serious violation of this policy and should be reported immediately. Any individual found to have retaliated against anyone participating in the investigation of a complaint will be subject to appropriate disciplinary procedures.

After completing the investigation, a report will be given to (insert leader name) who will review the findings and decide the appropriate action to be taken. At a minimum, a written record will be placed in the personnel file of the offender. Additional action may include: referral to counseling; withholding of a promotion; reassignment; temporary suspension without pay; or discharge.

If the investigation finds the reporting individual falsely and maliciously accused another of sexual harassment, the reporting individual will be subject to appropriate action.

4.0 CLIENT RELATIONS AND CONFIDENTIALITY

The clients of this office are our most important asset. Without them there is no need for any of us. All clients will be treated with the utmost respect at all times. Conduct that is in any way contrary to this policy will not be tolerated. If a problem exists between any office personnel and a client, it should be brought to the attention of

(insert leader name).

It is the policy of (INSERT AGENCY NAME) to ensure that the operations, activities and business affairs of (INSERT AGENCY NAME) and its clients are kept confidential. Particular care should be taken with documents that are transmitted (either via fax, mail, email, uploaded/downloaded, or saved in electronic files.) (INSERT AGENCY NAME's) office and any documents generated by or at the direction of the (INSERT AGENCY NAME) office.

The content of such documents should not be discussed in public places such as restaurants, lobbies, elevators, during work commutes, etc. where other people can overhear conversations. Moreover, all matters of professional business are strictly confidential. Such matters are not to be and may not be discussed with or disclosed to any person outside of this office.

4.1 Confidential and Proprietary Information

During their employment with (INSERT AGENCY NAME), employees will acquire confidential or proprietary information about (INSERT AGENCY NAME) and/or its clients. Such information is the property of (INSERT AGENCY NAME) and is to be handled in the strictest of confidence. Examples of confidential and/or proprietary information includes, but is not limited to all of the following:

- Existing customer identification and/or client lists
- Potential customer identification and/or client lists
- Individual Customer Account Information including (1) Policy Expiration Dates (2) Amount of Coverage; (3) Premiums; (4) Property of the Customer to be insured; (5) History of Insurance coverage and Insurance needs;
- Systems, Tools and Methods of Insurance Sales, Service and Marketing Operations
- Marketing plans and strategies
- Computer-network stored information of any kind
- Business Plans, business methods and future business plans
- Training Methods and Materials
- Pricing and Premium policies and schedules
- Advertising and promotional programs; and
- Other confidential business matters of (INSERT AGENCY NAME).

Employees found to be violating this policy will be subject to disciplinary action up to and including immediate termination. Upon ending unemployment either voluntarily or involuntarily employees are required to abide by this confidentiality policy.

4.2 Data and Cyber Security Policy

Our agency cyber security policy outlines our guidelines and provisions for preserving the security of our data and technology infrastructure. In today's world the majority of our business is conducted online. The more we rely on technology to collect, store, and manage information, the more vulnerable we are to severe security breaches. A cyber-

attack not only threatens our agency's confidential data, but our clients and cause legal liability for them. It may ruin relationships with customers and our agency's reputation.

Scope

This policy applies to all employees, interns, contractors, volunteers remote or onsite, and anyone who has permanent or temporary access to our systems and hardware.

Confidential Data

Confidential data is information for which unauthorized use, access, disclosure, acquisition, modification, loss, or deletion could result in severe damage to the company, partners, affiliates, and customers. Common examples are:

- Unpublished financial information
- Credit Card Numbers
- Data of customers/partners/vendors
- Human resources records
- Patents, formulas, or new technologies

Data security is the responsibility of all employees. Ignoring these protocols can introduce security risk to company and personal data. Here are our policies to protect personal and company devices:

- Employees should only access agency's emails and systems on company issued devices.
- Employees should NOT use agency's devices and equipment to access personal emails, or accounts.
- We advise employees to keep both their personal and company-issued equipment and devices secure.
- Use strong (numbers, letters, and symbols) passwords on all devices.
- Avoid opening suspicious email attachments or clicking links.
- Be suspicious of clickbait titles (e.g. offering prizes, advice.)
- Choose and upgrade antivirus software when prompted.
- Never leave devices exposed or unattended.
- Do not give out personal information on the phone or through email or text.
- Install security updates on browsers and systems monthly or as soon as updates are available.
- Log into company accounts and systems through secure and private networks only.
- Do not use public Wi-Fi connections. If that is your only option, use a secure VPN and network.

Manage Passwords Properly

Passwords are the first line of defense against numerous internet attacks of the company data infrastructure; hence password leaks are dangerous. Passwords should be secure and secret. Here are some tips to make and keep them that way:

- Choose passwords with at least ten characters (including capital and lower-case letters, numbers, and symbols). Make your password a nonsense phrase. Long

passwords are good; long passwords that include random words and phrases are better.

- Remember passwords instead of writing them down. If employees need to store a list of their passwords or a password hint sheet on their computer in a document file, name the file something random.
- Do not reuse passwords.
- Exchange credentials only when necessary. When exchanging them in-person is not possible, use the phone and only if the other person is recognized and verified.
- Change their passwords every thirty days.

Transfer Data Securely

Transferring data introduces security risk. Employees must:

- Avoid transferring sensitive data, if information must be transferred it must first be encrypted by manager or IT specialist.
- Confidential data must only be shared over the company network/ system and not over public Wi-Fi or private connection.
- Ensure that the recipients of the data are properly authorized people or organizations and have adequate security policies.
- Store data in a shared drive that only authorized persons can access.
- Report scams, privacy breaches and hacking attempts.
- Employees must report suspicious emails, or phishing attempts as soon as possible to our specialists. Our specialist must investigate promptly, resolve the issue, and send a companywide alert when necessary.

Additional Measures

To mitigate the possibility of security breaches, here are some additional defenses:

- Lock screens and devices when leaving desks.
- Report stolen or damaged equipment as soon as possible to HR.
- Change all account passwords when a device is stolen or compromised.
- Report a perceived threat or possible security weakness in company systems.
- Do not download suspicious, unauthorized, or illegal software on company equipment.
- Avoid accessing suspicious websites.
- We also expect our employees to comply with our social media policy.
- Our Network Administrators should install company approved firewalls, anti-malware software and access authentication systems.
- Arrange for security training for all employees.
- Inform employees regularly about new scam emails or viruses and ways to combat them.
- Investigate security breaches thoroughly.

Remote Employees

Remote employees are also obligated to follow all aspects of this security policy as they also will be using company's systems, equipment, and confidential data. Remote employees can request that a Network Administrator test the security of their home network.

Disciplinary Action

All employees will receive security training, and so we expect all our employees to follow this policy. Should an employee disregard this policy and cause security breaches they will be subject to disciplinary action:

- First-time, unintentional security breach: We may issue a verbal warning and up to termination based on the severity of the breach.
- Intentional, repeated, or large-scale breaches (which cause severe financial or other damage): We will invoke more severe disciplinary action up to lawsuit or arrest.
- We will examine each incident on a case-by-case basis.

5.0 COMPUTER AND ELECTRONIC COMMUNICATION PRIVACY POLICY

All resources provided by (INSERT AGENCY NAME) are the property of (INSERT AGENCY NAME) and are provided by (INSERT AGENCY NAME) to assist in conducting company business. These resources include, but are not limited to, any computer systems, network services, email service, copiers, fax, printer or other hardware and software purchased by (INSERT AGENCY NAME). Any services provided through the use of the above-mentioned items are also the property of (INSERT AGENCY NAME). Information transmitted by, received from or stored in these systems, are the property of (INSERT AGENCY NAME) and, as such, are to be used solely for job-related and/or agency business-related purposes.

5.1 Personal Use of Email/Chat/Internet Systems

An employee's email and internet usage, if provided, is not private and is subject at all times to monitoring and screening by (INSERT AGENCY NAME) management. Email messages may be stored and retrieved even after a user deletes them.

When utilizing the e-mail and internal chat system, keep in mind that the hardware is (INSERT AGENCY NAME) property and all messages composed, sent or received on the system are (INSERT AGENCY NAME) property. Therefore, the use of the e-mail and chat systems is reserved primarily for company business. However, (INSERT AGENCY NAME) will permit personal use just as (INSERT AGENCY NAME) permits personal phone calls) if used in a reasonable manner. The tests for reasonable use include:

- There is no cost associated with the use.
- The use is moderate in time and frequency; and
- Use does not interfere with an employee's or associate's work.

Electronic communications and electronic files are considered official (INSERT AGENCY NAME) business communications and are the property of (INSERT AGENCY NAME). (INSERT AGENCY NAME) reserves the right to enter the e-mail system to review, copy or delete any messages, to disclose such messages to others and to use the messages to support disciplinary or other action.

5.2 Additional Guidelines for Internet Usage

The computer system is (INSERT AGENCY NAME) property and is reserved for (INSERT AGENCY NAME) company business. As a general rule, the safety and security of the Company's network and resources must be considered at all times.

Because of the unique nature of the Internet, additional guidelines apply to its use:

1. Internet access, hardware and software must be authorized and installed by authorized (INSERT AGENCY NAME) personnel.
2. Certain features of the Internet can clog the company's network and email system and should be used only for work-related purposes.
3. Resources of any kind, for which there is a fee, must not be accessed or downloaded without prior approval from a supervisor.
4. Infringing on third party copyrights or other intellectual property rights, license agreements or other contracts such as illegally installing, copying or making available copyrighted software is prohibited.
5. Resources which are not used for a Company purpose must not be accessed or downloaded.

(INSERT AGENCY NAME) reserves the right to restrict, cancel and/or monitor any and all internet usage. Information gathered by (INSERT AGENCY NAME) as a result of said monitoring can and will be used to gauge productivity or in any litigation, including litigation resulting from an employee's termination. Employee usage must not interfere with (INSERT AGENCY NAME) business. To ensure that the use of electronic and telephonic communications systems and business equipment is consistent with (INSERT AGENCY NAME's) legitimate business interests. (INSERT AGENCY NAME) may monitor the use of such equipment. This may include monitoring Internet usage or viewing e-mail communications.

If access is provided, employees are expected to exercise good judgment in their use of the Internet. (INSERT AGENCY NAME) reserves the right to monitor and restrict access to some or all services at its discretion. Employees using email, posting to public forums or using other services via our network must ensure that their personal statements are not misconstrued as the statements or acts of (INSERT AGENCY NAME) or viewed as its position on any issue. All (INSERT AGENCY NAME) standards for communication with the public apply to internet usage as well.

5.3 Prohibited Practices

The following practices are unacceptable:

- Viewing, storing, downloading or forwarding pornographic images or other obscene materials.

- Sending e-mail that is obscene, racist, harassing, intimidating or otherwise offensive.
- Utilizing the email system to promote or solicit from commercial ventures, religious or political causes, outside organizations or other nonjob related solicitations.
- Composing, transmitting, accessing or retrieving data that is discriminatory, offensive, obscene, threatening, harassing or intimidating.
- Circulating company-wide emails to share personal information or make an announcement without prior expressed authorization from management.
- Downloading of application programs: (INSERT AGENCY NAME) does not permit the download or installation of (INSERT AGENCY NAME) computers of application software from the Internet or other sources outside the (INSERT AGENCY NAME) network. Such software may not only contain embedded viruses but also is untested and may interfere with the functioning of (INSERT AGENCY NAME) applications.
- Participation in Web or e-mail-based surveys or interviews without authorization.
- Use of subscription-based services without prior approval: Some internet sites require that users subscribe before being able to use them. Users should not subscribe to such services without the express approval of (INSERT AGENCY NAME).
- Violation of copyright: Many of the materials on the Internet are protected by copyright. Even though they may seem to be freely accessible, many of the intellectual property laws which apply to print media still apply to software and material published on the Internet. Downloading, copying or distributing material which is copyrighted or otherwise trade secret information or proprietary financial information is strictly prohibited and shall be grounds for immediate discipline, up to and including termination.
- Any activities related to hacking, including: attempting to gain access to restricted resources within or outside of (INSERT AGENCY NAME's) network, impersonating another user, and damaging or deleting the files of another user.
- Downloading, installing or using unlicensed and/or unauthorized software. Anyone who wishes to install, have installed or use a program not purchased and installed by (INSERT AGENCY NAME) must ask for and receive the **prior approval from (INSERT Leader Name)**. There are no exceptions. This includes screen savers.

5.3 Discipline for Personal Use of E-Mail or Internet

As with all Company policies, employees will be disciplined for violation of the Computer and Email Policy. However, employees will not be disciplined for “de minis” (i.e. “too minor to warrant concern”) personal use of the email system or Internet. “De minus” use would include such uses as adding a personal comment to an official email, sending a short personal note to a colleague or other personal interactions that are routinely a part of day-to-day business interaction. You are expected to exercise reasonable judgment in all instances. The company retains sole discretion in determining what use is or is not

“de minus” and to discipline for all other use.

5.4 Artificial Intelligence (AI) Policy

Note: With the rapidly increasing use of AI tools, it is critical for agency leadership to implement a policy and discuss the potential risks with their employees.

(Insert Agency Name) is committed to the responsible, ethical, and transparent use of Artificial Intelligence (AI). This policy outlines how AI technologies will be used to support our operations, protect our clients, and maintain trust with all stakeholders.

Core Principles

Transparency

- (Insert Agency Name) will provide clear information about when and how AI tools are used.
- Clients will be informed when AI contributes to communications, analysis, or other services.

AI Disclosure Statement (Example – Customize):

At [Agency Name], we use AI tools (such as ChatGPT, Grammarly, or design software with AI features) to support efficiency and creativity. AI may assist with drafting content, summarizing information, or creating visuals — but all outputs are reviewed and finalized by our team to ensure accuracy and professionalism.

Data Privacy and Security

- Protecting client data is paramount. Any data used with AI will be anonymized whenever possible.
- (Insert Agency Name) prohibits uploading personally identifiable information (PII), Policyholder data, or confidential business information into public AI tools.
- All AI systems must adhere to agency data security protocols and applicable privacy laws.

Fairness and Non-Discrimination

- (Insert Agency Name) will monitor AI use to reduce bias and prevent discrimination.
- AI outputs will always be reviewed through the lens of fairness, compliance, and professional ethics.

Accountability

- (Insert Agency Name) retains full responsibility for the ethical use of AI.
- Human oversight will be built into all AI-supported processes, especially those that affect clients, employees, or compliance-related decisions.
- AI will enhance efficiency but will not replace licensed professionals in areas requiring regulatory expertise.

Evaluation and Monitoring

- (Insert Agency Name) will regularly review AI tools to ensure they align with ethical

standards, client needs, and operational excellence.

- Evaluating and implementing AI technology in accordance with this policy will be a priority for the agency as we seek to improve service and efficiency.
- Feedback from staff, clients, and partners will be welcomed and used to guide improvements.

AI Use Cases

Marketing/Communications

- AI may assist in drafting marketing messages, creating visuals, or analyzing engagement data.
- All client-facing communications will be reviewed by staff before release.
- Example: [e.g., AI helps draft newsletters or social media posts]

Client Services and Education

- AI may be used to help summarize insurance resources, identify coverage trends, or provide internal recommendations.
- Any insurance advice or policyholder communications must always be finalized and validated by a licensed professional.
- Example: [e.g., AI summarizes insurance resources for staff training, not for direct client advice]

Operations and Risk Analysis

- AI may support internal benchmarking, trend analysis, or data visualization.
- Final decisions regarding coverage, underwriting, or client risk will always be made by agency staff, not AI systems.
- Example: [e.g., AI analyzes internal trends to improve efficiency]

Ethical Concerns & Reporting

Any employee, client, or partner who believes AI is being used inappropriately or unethically should report concerns to (insert leader name).

Conclusion

(Insert Agency Name) is committed to using AI responsibly to improve efficiency, enhance client services, and strengthen the independent agency system. By upholding the values of trust, transparency, and professional ethics, AI will remain a tool to support, not replace, the expertise and relationships that define our agency.

6.0 PERSONNEL FILES

(INSERT AGENCY NAME) maintains personnel files on each employee. These files contain documentation regarding all aspects of the employee's tenure with (INSERT AGENCY NAME) such as performance appraisals, disciplinary notices and letters of recommendation, if any.

Access to your personnel file may only be had by making a request to (insert leader name). To ensure that your personnel file is up to date, you should notify (insert leader name) of any changes in your name, address, and telephone number, and marital status,

number of dependents, beneficiary designations and emergency contacts.

7.0 DISCIPLINARY PROCEDURES and PROGRESSIVE DISCIPLINE

It is (INSERT AGENCY NAME's) policy to provide a consistent procedure for administering corrective discipline for the infraction of established rules and regulations. It is important to note that the primary purpose of discipline is to correct and improve, and not to punish.

Rules are important to the efficient operation of any organization. It is essential that each employee knows what we expect of them. We have established rules for the convenience and protection of both (INSERT AGENCY NAME) and our employees. Any employee who violates any of the established rules or standards of employee conduct and behavior shall be subject to disciplinary action. While discipline and the mode and manner in which it is implemented shall, at all times, be wholly within the discretion of management, the typical progression of disciplinary action for repeated violations of rules and standards of conduct is as follows:

- Informal verbal warning/counseling
- Written warning
- Final written warning
- Discharge

Disciplinary action may begin at any step or may even skip a step up to and including termination depending on the severity of the offense. Management may also implement a suspension with or without pay depending on the severity of the concern. For example, theft, even if a first-time offense, may warrant immediate discharge. A harassment allegation may warrant suspension pending investigation. A disciplinary action shall, at all times, be wholly within the discretion of management as to how, in what manner and under what circumstances it will be implemented.

8.0 COMPENSATION

The salary you receive is important to you and (INSERT AGENCY NAME). (INSERT AGENCY NAME) endeavors to pay equitable salaries. The nature of the work, its complexity, level of responsibility, experience and the qualifications of the employee are the basis for arriving at a monetary value for each staff position. Staff salary increases are administered on the basis of merit, economic conditions, and your job performance. Any questions regarding your salary should be discussed with your immediate supervisor.

8.1 Reviews & Raises

Annual performance and salary reviews will be normally conducted at or near the year end. All reviews will be based on employees' performance which shall include, in part, job knowledge, quality of work, dependability, discretion with confidential information, judgment, relationship with peers and clients, and being a team player.

Employees who are on disciplinary probation will not be entitled to a raise. After being removed from probation, the employee may be considered for a raise. (INSERT AGENCY NAME) management will make this determination on a case-by-case basis.

8.1 Withholding

All required deductions, such as federal, state and local taxes and all authorized voluntary deductions will be withheld automatically from your paycheck. It is the employee's responsibility to ensure that all tax forms are correctly completed and updated, including local taxes.

Each employee should review his/her paycheck for errors. It is recommended to always check your first paycheck upon hire, address change, salary increase, and/or promotion. Any questions or discrepancies should be discussed with (insert leader name).

8.3 OVERTIME

When operating requirements or other needs cannot be met during regular working hours, non-exempt, hourly employees will from time to time be requested to volunteer for overtime work. All overtime work must receive prior authorization from agency leadership.

Overtime compensation will be paid to all non-exempt, hourly employees at one and one half times the employee's base pay rate. Overtime shall be based on actual hours worked.

9.0 TIME OFF POLICIES

Note: Leadership may choose to allocate time off in a variety of ways. Examples include Paid Time Off (PTO), which is all inclusive of vacation, sick, and personal time (i.e. 15 days of PTO). Or award separate allocations for vacation, sick and personal time (i.e. 10 vacation days, 3 sick days, 2 personal days). Leaders may choose to award the entire bank of time at the beginning of the year or use an accrual schedule based on service tenure. There is no right or wrong answer depending on agency preference and tracking capability. The important part is consistent application of policies for all staff.

9.1 Regular Paid Time Off Benefits

Paid time off is available to all full-time employees. Full time at our agency is defined as employees who work (X) or more hours per week. Employees are eligible to earn and use this time as described in this policy.

Our standard work schedule is (X) hours per week/(Y) hours per day. PTO is accrued on a biweekly basis. Accrual schedules are prorated for employees working less than 40, but more than (X) hours per week.

Sample PTO accrual schedule based on 40 hours a week. Accruals increase on the first pay period following the employee's anniversary date.

Service Tenure	PTO Days/Hours	Prorated PTO hours Per Pay Period (Biweekly pay schedule)
Zero to Five Years	15/120	4.62 hours
Five to Ten Years	20/160	6.15 hours
Ten to Fifteen Years	25/200	7.7 hours

Sample PTO schedule is based on 40 hours a week/no accrual. Employees start each year with the following bank of PTO hours based on their service tenure. Be sure to define the timing of the increase based on employee's tenure (i.e. the increase in PTO is awarded on January 1 following the work anniversary).

Service Tenure	PTO Days/Hours
First Year	10
Second Year	11
Third Year	12
Fourth Year	13
Fifth Year	14
Six to Ten Years	15
Ten to Fifteen Years	20

Sample Paid Time Off Accrual/Separate Banks

Service Tenure	Vacation Days	Sick Days	Personal Days
Zero to Five Years	10	3	2
Five to Ten Years	15	3	2
Ten to Fifteen Years	20	3	2

9.2 Scheduling Time Off

(INSERT AGENCY NAME) management reserves the discretionary right to place newly hired employees on an altered leave earning schedule. (INSERT AGENCY NAME) management further reserves the discretionary right to approve paid leave on a case-by-case basis.

To take leave, employees should request advance approval from (insert leader). Requests will be reviewed based on a number of factors, including business needs, staffing requirements, and the timing of other staff requests.

Any conflicts arising will be taken to (insert leader name). In the event that a holiday, which is observed by (INSERT AGENCY NAME) falls within a scheduled time off period, a day will not be charged against total paid time off days.

Carry Over Policy

Employees are encouraged to use all available paid time off in any given year. Unused paid time off will not be carried over into the subsequent calendar year.

Note: Agencies may choose to allow carry over time in their policy. The schedule should be clearly defined. Increasingly companies do not allow, or limit carry over of PTO. The reasons include encouraging staff to use their time off for mental health and avoiding the creation of large unbudgeted payroll expenses upon termination.

Pay Out Upon Termination

Upon termination of employment, employees will be paid for unused leave time earned through the last day of work, provided that said employee has given and worked two (2) weeks' notice. Employees who do not work after giving two (2) weeks notice or who are terminated for misconduct will forfeit any unused paid leave time.

Note: The decision to pay out PTO is an employer's decision. Ohio does not have a law requiring PTO payout upon termination. Benefits include encouraging a two-week notice period. The important factor is following the policy set in your handbook and remaining consistent for all employees.

9.2 Sick Leave

Employees who are unable to report to work due to illness or injury should notify their supervisor before the start of their workday whenever possible. The supervisor must also be contacted for each additional day of absence.

9.3 Holidays

Full-time employees of (INSERT AGENCY NAME) will receive paid time off for the following holidays listed below in addition to other paid time off days to which they would otherwise be entitled:

Part time employees will be paid on a prorated basis (i.e. 20 hours per week would be equal ½ day holiday pay).

New Year's Day

Martin Luther King Jr. Day

Memorial Day (last Monday in May)

July 4 Independence Day

Labor Day (first Monday in September)

Thanksgiving Day and Day after Thanksgiving

Christmas Eve and Christmas Day

If a recognized holiday falls during an eligible employee's paid absence (such as approved vacation day or sick day), holiday pay will be provided instead of the paid time off benefit that would have otherwise applied.

Note: An inclusive policy is to award a floating holiday or allow employees to replace traditional religious holidays with days that match their religion or culture. Examples could include Jewish, Muslim, Hindu religious days or Chinese New Year.

10.0 LEAVES OF ABSENCE

10.1 Military Leaves of Absence

Note: All private employers regardless of size must comply with military leave requirements under USERRA.

(Insert Agency Name) is committed to protecting the job rights of employees absent on military leave. In accordance with federal and state law, it is (Insert Agency Name's) policy that no employee or prospective employee will be subjected to any form of discrimination on the basis of that person's membership in or obligation to perform service for any of the uniformed services of the United States. Specifically, no person will be denied employment, reemployment, promotion or other benefits of employment on the basis of such membership. Furthermore, no person will be subjected to retaliation or adverse employment action because such person has exercised his or her rights under applicable law or this policy. If any employee believes that he or she has been subjected to discrimination in violation of this policy, the employee should immediately contact (insert leader name).

Eligibility

Employees taking part in a variety of military duties are covered under this policy. Such military duties include leaves of absence taken by members of the uniformed services, including active duty, reserve or National Guard, for training, periods of active military service and funeral honors duty, as well as time spent being examined to determine fitness to perform such service.

Procedures for Military Leave

Unless military necessity prevents it, or is otherwise impossible or unreasonable, an employee should provide (Insert Agency Name) with notice of the need for leave as far in advance as is reasonable under the circumstances.

To request a temporary or extended military leave of absence, the employee should generally submit their request in writing to (insert leader name). Written notice is preferred but not required under the law or this policy.

Leadership will review the request for leave of absence, collect any applicable insurance premiums from the employee, generate other applicable documents and process the leave of absence accordingly. In the event of verbal notice by the employee, leadership will document the military leave of absence.

Employees on temporary or extended military leave may, at their option, use any or all accrued paid vacation or personal leave during their absence.

When the employee intends to return to work, he or she must notify leadership within the application period set forth below. If the employee does not intend to return to work, he or she should notify leadership as soon as practical.

Benefits

If an employee is absent from work due to military service, benefits will continue as follows:

An employee on extended military leave may elect to continue group health insurance coverage for the employee and covered dependents under the same terms and conditions for a period not to exceed 31 days from the date the military leave of absence begins. The employee must pay, per pay period, the premium normally paid by the employee. After the initial 31 day period, the employee and covered dependents can continue group health insurance for up to 24 months at 102% of the overall (both employer and employee) premium rate. Employees must elect coverage and make the required payments in a timely manner to continue coverage.

The group term life/AD&D insurance provided by [Company Name] will terminate the day the employee becomes active military.

The group long term disability insurance provided by [Company Name] will terminate the day the employee becomes active military.

Voluntary supplemental life/AD&D insurance will terminate the day the employee becomes active military. Converting to an individual policy may continue voluntary dependent life insurance coverage. To exercise this conversion option, dependents must submit a written application and the first premium payment to the insurance company within 31 days immediately following the termination of coverage.

Employees do not accrue vacation, personal leave or sick leave while on military leave of absence status.

With respect to (Insert Agency Name's) retirement plan, upon reemployment, employees who have taken military leave will be credited for purposes of vesting with the time spent in military service and will be treated as not having incurred a break in service. Immediately upon reemployment, the employee may, at the election, make any or all employee contributions that the employee would have been eligible to make had the employee's employment not been interrupted by military service. Such contributions must be made within a period that begins with the employee's reemployment and that is not greater in duration than three times the length of the employee's military service. Employees will receive all associated company match for such contributions.

Reemployment

Upon an employee's prompt application for reemployment (as defined below), an employee will be reinstated to employment in the following manner depending upon the employee's period of military service:

Less than 91 days of military service – reinstated to a position that the employee would have attained if employment had not been interrupted by military service; or, if found not qualified for such position after reasonable efforts by [Agency Name], in the position in which the employee had been employed prior to military service.

More than 90 days and less than 5 years of military service – reinstated to a position that the employee would have attained if employment had not been interrupted by military

service or a position of like seniority, status and pay, the duties of which the employee is qualified to perform; or, if proved not qualified after reasonable efforts by [Agency Name], in the position the employee left, or a position of like seniority, status and pay, the duties of which the employee is qualified to perform.

Employee with a service-connected disability - if after reasonable accommodation efforts by the employer, an employee with a service-connected disability is not qualified for employment in the position he or she would have attained or in the position that he or she left, the employee will be employed in another position of similar seniority, status and pay for which the employee is qualified or could become qualified with reasonable efforts by (Insert Agency Name); or, if no such position exists, in the nearest approximation consistent with the circumstances of the employee's situation.

Application for Reemployment

An employee who has engaged in military service must, in order to be entitled to the reemployment rights set forth above, submit an application for reemployment according to the following schedule:

If service is less than 31 days (or for the purpose of taking an examination to determine fitness for service) - the employee must report for reemployment at the beginning of the first full regularly scheduled working period on the first calendar day following completion of service and the expiration of eight hours after a time for safe transportation back to the employee's residence.

If service is for 31 days or more but less than 181 days - the employee must submit an application for reemployment with HR no later than 14 days following the completion of service.

If service is over 180 days - the employee must submit an application for reemployment with HR no later than 90 days following the completion of service.

If the employee is hospitalized or convalescing from a service-connected injury - the employee must submit an application for reemployment with HR no later than two years following completion of service.

Exceptions to Reemployment

In addition to the employee's failure to apply for reemployment in a timely manner, an employee is not entitled to reinstatement as described above if any of the following conditions exist:

- (Insert Agency Name's) circumstances have so changed as to make reemployment impossible or unreasonable.
- Reemployment would pose an undue hardship upon [Agency Name].
- The employees' employment prior to the military service was merely for a brief, non-recurrent period and there was no reasonable expectation that the employment would have continued indefinitely or for a significant period.
- The employee did not receive an honorable discharge from military service.

General Benefits Upon Reemployment

Employees reemployed following military leave will receive seniority and other benefits determined by seniority that the employee had at the beginning of the military leave, plus any additional seniority and benefits the employee would have attained, with reasonable certainty, had the individual remained continuously employed. An employee's time spent on active military duty will be counted toward eligibility for FMLA leave. Additionally, upon reemployment, a covered employee will not be discharged except for cause for up to one year following reemployment.

Documentation

Leadership will upon the employee's reapplication for employment, request that the employee provide (Insert Agency Name) with military discharge documentation to establish the timeliness of the application for reemployment, the duration of the military service, and the honorable discharge from the military service, if applicable.

10.2 Bereavement Leave

Full-time employees who wish to take time off due to the death of a spouse, child or an immediate family member should notify (insert name) immediately.

Bereavement pay is calculated based on the base pay rate at the time of absence, and it will not include any special forms of compensation, such as incentives, commissions, bonuses, overtime or shift differentials.

Up to 3 days of paid bereavement leave will be provided for the death of an immediate family member. "Immediate family member" is defined as the employee's parent, grandparent, sibling, spouse's parent, spouse's grandparent or spouse's sibling. Step-parents, children, and related family members are included as immediate family members.

Additional time may be considered for the death of an employee's spouse, domestic partner, child or stepchild in consultation with leadership.

In addition to bereavement leave, an employee may, with his or her supervisor's approval, use any available vacation for additional approved time off as necessary. Employees under discipline for attendance issues may be required to provide documentation with regard to their bereavement leave.

10.3 Jury and Witness Duty Leave

Note: Many employers choose to provide paid time, but Ohio private employers are not required to provide paid time off for jury duty. Employers are prohibited from acting against an employee for fulfilling their civic duty. Ohio law prohibits both public and private employers from requiring an employee to use vacation, sick leave, or other forms of paid time off when summoned for jury duty.

Jury Duty Leave

(INSERT AGENCY NAME) encourages all employees to fulfill their civic responsibilities by serving jury duty when required. Employees may request up to 2 weeks of paid jury duty leave over any one-year period. (INSERT AGENCY NAME) will supplement court payments to meet your current salary provided no petition to be excused due to hardship has been filed by the employee with the Court from whom the jury summons was issued.

If employees are required to serve jury duty beyond the period of paid jury duty leave (i.e. 2 weeks), they may use any available paid time off (for example: paid leave benefits) or may request unpaid jury duty leave of absence.

Part-time employees will be granted time off without pay while serving on jury duty.

Employees (full or part-time) must show the jury duty summons to leadership as soon as possible so that they may make arrangements to accommodate their absence.

Employees are expected to report for work whenever the court's schedule permits.

Either (INSERT AGENCY NAME) or the employee may request an excuse from jury duty if, in (INSERT AGENCY NAME's) judgment, the employee's absence would create serious operational difficulties.

Witness Duty Leave

All employees will be allowed reasonable time off if summoned to appear in court as a witness. The amount of time afforded will be within the discretion of the company president on a case-by-case basis.

To qualify for witness duty, you must submit a copy of the summons to leadership as soon as it is received. To receive compensation for the time missed, a copy of the check or payment received from the court must be remitted to the (INSERT AGENCY NAME). The employee, to offset their costs, may retain any money received for parking reimbursement.

(INSERT AGENCY NAME) will continue to provide health and disability insurance benefits for the full term of jury duty or witness duty absence.

10.4 Maternity Leave and Parental Leave

Maternity Leave

Note: An employer is not required to provide paid maternity leave. However, agencies must comply with various laws including FMLA, Pregnancy Discrimination Act, Pregnant Worker's Fairness Act, and the Ohio Civil Rights Act to provide a reasonable amount of unpaid time off. Increasingly employers recognize the importance of providing paid time off to benefit the overall health of the mother and child. Agencies may develop a policy that includes unpaid leave, paid leave, or a combination of both. Employers may provide paid leave (i.e. 60% or use a short-term disability policy to help supplement the employees' loss of income.

Overview

Our company is committed to supporting all employees during significant life events such as the birth, adoption, or fostering of a child. This Parental Leave Policy outlines the benefits and support available to employees to ensure they can balance work and family responsibilities. This policy applies to all employees but does not form part of your employment contract and we may update it at any time. Most of the benefits set out in this policy apply to each pregnancy, rather than each child. For example, the duration of leave is the same whether you have one baby or twins.

Eligibility

Full-time employees: All full-time employees are eligible for parental leave after 12 months of continuous service.

Part-time employees: Part-time employees who work a minimum of [Y hours] per week are eligible for prorated parental leave benefits after [X months] of continuous service.

Temporary or contract employees: Temporary or contract workers are not classed as eligible employees for paid leave. They are, however, able to take [number] of weeks unpaid in line with federal law.

3. Duration of Leave

- 3.1 Maternity: Up to [number] weeks of leave, with [number] weeks paid at [percentage] of salary, followed by [number] weeks of unpaid leave.
- 3.2 Extended leave: Employees may request additional unpaid leave, up to a maximum of [number] weeks, subject to manager approval and organizational needs.

4. Job protection and return-to-work policies

- 4.1 Job guarantee: Employees on parental leave are guaranteed the right to return to the same or an equivalent position with the same pay, benefits, and working conditions.
- 4.2 Flexible working arrangements: Upon return, employees may request flexible working arrangements, such as reduced hours, telecommuting, or adjusted schedules, subject to manager approval.
- 4.3 Return-to-work plan: A return-to-work plan will be developed in consultation with the employee to facilitate a smooth transition back to work.

5. Health benefits and support services

- 5.1 Health insurance: Health insurance coverage will continue during maternity leave under the same terms and conditions as if the employee were actively at work.
- 5.2 Lactation support: Lactation support, including access to private lactation rooms and breaks for breastfeeding or expressing milk, will be provided.

6. Arranging maternity leave

- 6.1 Notice period: Employees are required to notify their manager and HR department at least [number] weeks in advance of their intended leave start date.
- 6.2 Submitting leave request: Submit a formal leave request in writing, via email or through the designated HR system, specifying the expected start and end dates of the leave.
- 6.3 Documentation: For maternity leave, provide a medical certificate confirming the expected due date. For adoption or foster care leave, provide relevant documentation confirming the placement date.
- 6.4 Leave parameters: Leave can start no more than [number] weeks before the expected due date or anticipated placement date.

- 6.5 Unexpected circumstances: In cases of premature birth or unexpected early placement, employees should notify their manager and HR as soon as possible to adjust their leave start date. The agency will provide flexibility in such cases to accommodate the employees' needs.

Paternity/Parental Leave

Note: Ohio Law does not require paid or unpaid parental leave. Increasingly employers recognize the value of offering this benefit to retain employees and the role of the father/non-birth parent in early caregiving. Employers can choose to structure this policy with paid leave, unpaid leave, or a combination. If you have 50 or more employees, an employee may qualify for unpaid leave under FMLA.

The Parental Leave Program allows eligible employees to take advantage of a total of 2 weeks of parental leave for birth, adoption, or foster care placement (single or multiple children). The leave must be used within 12 weeks from the date of birth, adoption, or placement.

The agency will pay for (x) weeks of parental leave at (% of salary) of the employee's current salary/hourly rate. Additional time may be taken unpaid or can be covered by accrued vacation time and/or sick leave according to the agency guidelines.

Eligibility

Benefits-eligible employees must have one year (12 months) of continuous service prior to the birth or adoption of the child to be eligible for parental leave.

Speak with your supervisor as soon as possible to allow them sufficient time to plan for your absence.

10.5 Emergency Medical or Personal Leave

Note: Agencies with 50 or more employees must comply with FMLA and should include an FMLA policy in their handbook. Agencies not required to comply with FMLA may want to include an emergency leave policy to help plan for unforeseen situations.

An unpaid emergency medical or personal leave of absence may be granted upon request to regular full- and part-time employees for important pressing personal needs, at the discretion of agency leadership.

Eligibility

- Individuals employed by agency for a minimum of 90 days are eligible to apply for an unpaid personal leave of absence.
- Unpaid personal leave may only be requested after all other appropriate leave balances have been exhausted.
- Employees may take a maximum of (x) weeks of emergency leave. If their leave extends past the maximum period, their employment will end, and it will be considered a voluntary resignation.
- Agency will attempt to hold an employee's position open for the period of unpaid personal leave, if such leave is [enter number] weeks or less. If leave is greater than [enter number]

weeks, the employee, if qualified, will be entitled to the first reemployment opportunity available over the next six months.

- Unpaid personal leaves are limited to one per year.
- Accepting employment elsewhere is not a qualified reason for unpaid leave under this policy and may result in termination of employment.

Benefits

- Employee health benefits will be continued in the same manner as received prior to the leave, if the leave is for [enter number] weeks or less, and the employee will be expected to remit payment for the employee's portion of the health insurance premium prior to departing for unpaid personal leave, and in an amount equivalent to the expected period of absence. If employee requests leave which will extend beyond the [enter number] week period, the employee will be advised of COBRA continuation rights.

Procedure for applying for unpaid personal leave

Requests for unpaid personal leave must be made in writing to agency leadership and should indicate the reason and the length of leave requested.

Agency leadership shall review and act upon a request for unpaid personal leave in consideration of the following factors:

- The purpose for which the leave is requested.
- The length of time the employee will be away.
- The effect the leave will have on the ability of the agency/department to carry out its responsibilities.
- The quality of the employee's performance prior to the submission of the request.

All unpaid personal leaves must be approved by agency leadership.

Procedure for returning from unpaid personal leave

An employee who has been granted an unpaid personal leave of absence shall give the agency leadership a reasonable notification of the intent to return to work at least two weeks prior to the return date.

Upon receiving notification of the employee's availability, leadership will arrange to have the employee reinstated to the employee's previous position, if available.

If the previous position is no longer available, the employee may be considered for other open positions which the employee is qualified for as they become available.

If no position exists, the employee will remain on unpaid leave status until a suitable opening develops. If such an opening does not occur within a 60-day period, any obligation to reinstate the employee is discontinued and the employee's leave status is changed to a voluntary termination. Future reemployment would be as a rehire with only legally required reinstatement of applicable benefits.

11.0 ATTENDANCE

(INSERT AGENCY NAME) expects regular attendance and punctuality from all support staff. Employees should be at their desk ready to begin working at their regularly scheduled start time. Irregular attendance, tardiness or unapproved early departure may result in disciplinary action up to and including termination.

11.1 Advance Notice of Planned Absence

When an employee plans to be absent from work, he/she must notify agency leadership as soon as possible, and preferably 60-90 days in advance.

11.2 Notice of Unexpected Absence

When an employee unexpectedly is unable to report to work, he/she must contact agency leadership prior to their regularly scheduled start time and specify their reason for absence or tardiness and expected date of return to work.

Absences of this nature, on consecutive days, must be reported each day. Failure to report off may result in disciplinary action.

11.3 Tardiness

If an employee determines that he/she cannot arrive at work on any given day by their scheduled time, they should notify their supervisor prior to their regularly scheduled start time. If an employee is consistently tardy or tardy for an inordinate number of days, employee will be verbally warned and instructed that they must make up the time lost. If the tardiness continues, the employee will be subject to additional disciplinary action including, but not limited to, docking of pay and/or a permanent adjustment to employee's work scheduling hours and/or termination.

12.0 PERSONAL APPEARANCE

Notes: A modern personal appearance policy emphasizes flexibility, inclusivity, and professionalism, shifting from overly restrictive, gender-specific lists to general guidelines that allow for personal expression while maintaining a professional environment. A focus on neatness and appropriateness for the role and workplace and allowing for accommodations for religious or cultural expression and medical needs. Instead of specifying exactly what to wear, these policies often encourage a professional, clean, and well-fitting appearance to foster a positive and inclusive workplace.

At (insert agency name) we strive to present a professional and polished image to all our guests and clients. Personal appearance and hygiene standards contribute to the morale of all employees and affect the business image that we present to customers and our community. During business hours, employees are expected to present a clean and neat appearance and to dress in a professional manner.

Clothing choices should be appropriate for your specific, role, department, and client interactions. For example, a producer visiting a government client may dress differently than when visiting a manufacturing or farm client. A customer facing client may have higher dress expectations than an employee who never interacts face to face with customers.

While maintaining flexibility for personal and cultural expression, the following are NOT acceptable business attire:

- Shirts with offensive slogans
- Political logos or slogans
- Frayed or torn clothing
- Revealing clothing

In addition to clothing, your personal grooming is also important. Well-groomed hair including facial hair, appropriate make-up, and minimizing perfumes/colognes help to complete the professional image that (INSERT AGENCY NAME) strives to project.

Management reserves the right to address inappropriate dress and hygiene, including sending employees home to change if necessary. If you would like to request accommodation for religious, cultural, or medical reasons please discuss with agency leadership.

13.0 PROFESSIONAL DEMEANOR

All employees of (INSERT AGENCY NAME) are expected to maintain a professional demeanor and promote a positive work environment by behaving and communicating in a manner that respects clients, co-workers and supervisors. All clients, co-workers and visitors should be treated courteously and given prompt attention.

Work area decoration should be professional, limited, and avoid disruption to office workflows and peer relationships.

14.0 EMPLOYEE CONDUCT AND WORK RULES

To ensure orderly operations and provide the best possible work environment, (INSERT AGENCY NAME) expects employees to follow rules of conduct that will protect the interests and safety of all employees in the organization.

While it is not possible to list all the forms of behavior that are considered unacceptable in the workplace, the following are examples of rules of conduct infractions that may result in disciplinary action, up to and including termination of employment:

- Working under the influence of alcohol or illegal drugs.
- Possession, distribution, sale, transfer, or use of alcohol or illegal drugs in the workplace, while on duty, or while operating employer-owned vehicles or equipment.
- Possession of weapons while on Company time or while on Company premises.
- Workplace Violence and/or use of threat of verbal or physical force against another individual.
- Insubordination, the refusal to follow instructions or directions, or other disrespectful conduct.
- Sexual or other unlawful or unwelcome harassment.
- Excessive absenteeism.
- Unauthorized disclosure of (INSERT "AGENCY NAME's) business trade secrets, (INSERT AGENCY NAME's) confidential business information, and/or the confidential information pertaining to any and all current or former (INSERT AGENCY NAME's) clients.
- Unsatisfactory performance or conduct.
- Giving false or incomplete information on an employment application.
- Giving false information for or using leave of absence for a purpose other than approved.
- Giving false information regarding absence from work for a doctor's appointment, sick leave etc.
- Unauthorized tampering with Company equipment and computers.
- Any act that is illegal under governing federal, state or municipal laws or ordinances.
- Misconduct, abuse, negligence or neglect of job duties.
- Unauthorized use of the internet.
- Any violation of any provision contained in this Handbook.

Employment with (INSERT AGENCY NAME) is at the mutual consent of (INSERT AGENCY NAME) and the employee, and either party may terminate that relationship at any time, with or without cause, and with or without advance notice.

14.1 Cell Phone Use Policy

This policy outlines the use of cellphones at work and the safe use of cellphones by employees while driving. The purpose of this policy is to minimize loss of productivity and distractions that the use of cell phones at work may cause, and to keep workers safe as they are driving.

Policy

Cellphones should be turned off or set to silent or vibrate mode during meetings, conferences and in any circumstance where incoming calls may be disruptive.

Personal cellphones

While at work, employees are expected to exercise discretion in using personal cellphones. Excessive personal calls during the workday can interfere with employee productivity and be distracting to others. Employees are encouraged to make any personal calls during non-work time when possible and to ensure that friends and family members are aware of [Agency Name]'s policy.

(Insert Agency Name) will not be liable for the loss of personal cellphones brought into the workplace.

Company-provided cellphones

When job duties or business needs demand, the company may issue a business cellphone to an employee for work-related communications. Personal use of company-owned cellphones should be kept to a minimum. Employees in possession of company-owned cellphones are expected to protect the equipment from loss, damage or theft. Upon resignation or termination of employment, or at any time on request, the employee may be asked to produce the phone for return or inspection.

Cell Phone Use While Driving

All employees are expected to follow applicable local, state, and federal laws and regulations regarding the use of cellphones at all times. Employees whose job responsibilities include regular or occasional driving and who are issued a cellphone for business use are expected to refrain from using their phone while driving; use of a cellphone while driving is not required by the company. Safety must come before all other concerns. Regardless of the circumstances, including slow or stopped traffic, employees are required to use hands-free operations or pull off to the side of the road and safely stop the vehicle before placing or accepting a call. Employees are encouraged to refrain from discussion of complicated or emotional matters and to keep their eyes on the road while driving at all times. Special care should be taken in situations where there is traffic or inclement weather, or the employee is driving in an unfamiliar area.

Reading or sending text messages while driving is strictly prohibited. Employees who are charged with traffic violations resulting from the use of their phone while driving will be solely responsible for all liabilities that result from such actions.

Video or audio recording devices

The use of camera or other video or audio recording-capable devices on company premises is prohibited when needed to secure patient/client privacy and/or to protect trade secrets and [include any other specific reasons for the rule].

Consequences for Violators

Employees violating this policy will be subject to discipline, up to and including termination of employment. Nothing in this policy is intended to, nor should be construed to limit or interfere with employee rights as set forth under all applicable provisions of the National Labor Relations Act, including Section 7 and 8(a)(1) rights to organize and engage in protected, concerted activities

regarding the terms and conditions of employment.

15.0 SMOKING

(INSERT AGENCY NAME) respects the right of all employees to work in a pleasant and healthy work environment. The office has been designated as a smoke free environment. Smoking is prohibited throughout the workplace.

Employees may smoke outside in designated areas away from the front door. Employees who choose to smoke should be conscious of taking breaks during designated break and meal periods.

16.0 SAFETY AND HEALTH

(INSERT AGENCY NAME) is committed to providing a safe and healthy work environment. Every effort is made to comply with relevant federal and state occupational safety laws and to develop feasible procedures, technologies and programs conducive to such an environment.

All employees are expected to work to maintain safe and healthy working conditions and to adhere to proper operating practices and procedures designed to prevent injuries and illnesses.

The responsibilities of all (INSERT AGENCY NAME) employees in this regard include:

- Exercising maximum care and good judgment at all times to prevent accidents and injuries.
- Turning off all electrical apparatus and electronic devices before leaving work.
- Reporting to supervisors and seeking first aid for all injuries, regardless of how minor.
- Reporting unsafe conditions, equipment or practices to (insert leader name).
- Keep all electronic cords and computer cables properly installed and concealed so that they will not cause anyone to trip and fall.

In the event of an accident or injury, remain calm and, if necessary, call 911.

17.0 WORKPLACE VIOLENCE PREVENTION

(INSERT AGENCY NAME) is committed to preventing workplace violence and to maintaining a safe work environment. Given the increasing violence in society in general, (INSERT AGENCY NAME) has adopted the following guidelines to deal with intimidation, harassment, or other threats of (or actual) violence that may occur during business hours or on (INSERT AGENCY NAME) premises.

All employees, including supervisors and temporary employees, should be treated with courtesy and respect at all times. Employees are expected to refrain from fighting, "horseplay," or other conduct that may be dangerous to others. Firearms, weapons and other dangerous or hazardous devices or substances are strictly prohibited from the premises without prior expressed authorization from (INSERT AGENCY Leader's NAME)

Conduct that threatens, intimidates or coerces another employee, a customer or a member of the public at any time, including during off-duty periods, will not be tolerated. This prohibition includes all acts of harassment, including harassment that is based on an individual's sex, race, age or any other characteristic protected by federal, state or local law.

Any bona fide threats of (or actual) violence, both direct and indirect, should be reported as soon as possible to your immediate supervisor or any other member of (INSERT AGENCY NAME) management. If it is felt to be necessary, the police should be called as soon as possible. This includes threats by employees, as well as threats by clients, vendors, solicitors or other members of the public. When reporting a threat of violence, you should be as specific and detailed as possible.

All bona fide concerns of suspicious individuals or activities should also be reported as soon as possible to a supervisor. **Do not place yourself in peril.** If you see or hear a commotion or disturbance near your workstation, do not try to intercede or see what is happening.

In order to maintain workplace safety and the integrity of any investigation into threats of (or actual) violence, (INSERT AGENCY NAME) may suspend employees either with or without pay, within its discretion, pending the completion of any investigation.

Anyone determined to be responsible for threats of (or actual) violence or other conduct that is in violation of these guidelines will be subject to prompt disciplinary action up to and including termination of employment.

18.0 SUBSTANCE ABUSE

(INSERT AGENCY NAME) regards alcohol and drug abuse as an illness and desires to assist employees suffering from such illness to obtain effective treatment.

The unlawful manufacture, distribution, dispensation, possession, sale or use of a controlled substance in the workplace or while engaged in (INSERT AGENCY NAME's) business off the premises is strictly prohibited. Such conduct is also prohibited during nonworking time to the extent that, in the opinion of (INSERT AGENCY NAME), it impairs an employee's ability to perform on the job or threatens the reputation or integrity of (INSERT AGENCY NAME).

19.0 TERMINATION OF EMPLOYMENT

Termination of employment is an inevitable part of personnel activity within any organization, and many reasons for termination are routine. Below are examples of some of the most common circumstances under which employment is terminated:

RESIGNATION: Voluntary employment termination initiated by the employee.

DISCHARGE: Involuntary employment termination initiated by management.

Employees desiring to tender their voluntary resignation (i.e. voluntarily terminate their employment relationship with (INSERT AGENCY NAME) are expected to give at least two (2) weeks advanced notice. Such notice should be given in writing to (insert leader name). Since employment with (INSERT AGENCY NAME) is based on mutual consent, both the employee and (INSERT AGENCY NAME) have the right to terminate employment at will, with or without cause, and at any time. Employee benefits will be affected by employment termination in the following manner. All accrued, vested benefits that are due and payable at the time of termination will be paid. Some benefits may be continued at the employee's expense if the employee so chooses. The employee will be notified in writing of the benefits that may be continued and of the terms, conditions, and limitations of such continuances.

20.0 EDUCATIONAL ASSISTANCE

Individual courses or courses that are part of a degree, licensing, or certification program must be related to the employee's current job duties with (INSERT AGENCY NAME) or a foreseeable-future position within the (INSERT AGENCY NAME) organization in order to be eligible for educational assistance. (INSERT AGENCY NAME) has sole discretion to determine whether a course relates to an employee's current job duties or to a foreseeable-future position. Employees should contact (insert leader name) for more information or questions about educational assistance.

While educational assistance is expected to enhance employee performance and professional abilities, (INSERT AGENCY NAME) can't guarantee that participation in formal education will entitle the employee to automatic advancement, a different job assignment, or any pay increases.

21.0 LICENSING

All (INSERT AGENCY NAME) employees are required as a condition of continued employment, to obtain their OHIO Property & Casualty Insurance license within the first (x) months of employment. Upon successful completion, (INSERT AGENCY NAME) will reimburse the employee for reasonable expenses associated with the licensing process.

Failure to complete licensing requirements could lead to termination for positions that require a license.

22.0 CONTINUING EDUCATION

(INSERT AGENCY NAME) will reimburse all licensed employees for the cost of continuing education required to keep their Ohio license current.

23.0 EMPLOYEE BENEFITS

Employees at (INSERT AGENCY NAME) are provided a wide range of benefits. A number of benefit programs (such as social security, workers' compensation, state disability, and unemployment insurance) cover all employees in the manner prescribed by law.

Benefit eligibility is dependent upon a variety of factors, including employee classification. Agency leadership can identify the programs for which you are eligible. Please direct any and all questions you may have regarding these employee benefit programs to the attention of (insert name).

In addition to those benefit programs listed above, the following employee benefit programs are available pending employee eligibility:

- 401(K) Savings/Retirement Plan
- Bereavement Leave
- Educational Financial Assistance
- Group Health Insurance
- Paid Holidays
- Jury Duty and Witness Duty Leave
- Licensure Assistance
- Life Insurance
- Long-Term Disability
- Leave Benefits

Some employee benefit programs require contributions from employees, and some are fully paid by (INSERT AGENCY NAME). The benefit package for regular full-time employees represents a substantial investment by (INSERT AGENCY NAME) in addition to your normal wages.

24.0 WORKERS' COMPENSATION INSURANCE

(INSERT AGENCY NAME) provides a comprehensive workers' compensation insurance program at no cost to employees. This program covers any injury or illness sustained in the course and scope of employment that requires medical, surgical or hospital care and treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period or, if the employee is hospitalized, immediately.

Employees at (INSERT AGENCY NAME) who sustain work-related injuries or illnesses are required to inform their supervisor immediately. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. This will enable an eligible employee to qualify for coverage as quickly as possible.

25.0 OHIO LAW

All terms and conditions of this handbook shall be governed by the laws of the State of Ohio.

Note: It is best practice to have every new employee signed and acknowledgement they have reviewed the handbook and understand the policies. Agencies should seek a new signature from all employees every time a change is made.

Employee Acknowledgement

I understand that the information in the (INSERT AGENCY NAME) Employment Policy Handbook represents guidelines only. (INSERT AGENCY NAME) reserves the right to modify this handbook or amend or terminate any policies, procedures or employee benefit programs whether or not described in this handbook at any time or to require and/or increase contributions toward these benefit programs. I understand that I am responsible for reading the handbook, familiarizing myself with its contents and adhering to all of the policies and procedures of (INSERT AGENCY NAME) whether set forth in the handbook or elsewhere. My failure to read this handbook and to familiarize myself with its contents shall not be utilized as a basis for non-compliance with the policies and procedures set forth herein.

I further understand that nothing contained in the handbook, employment application or any other of (INSERT AGENCY NAME's) rules, regulations, policies or practices should be interpreted or construed as an employment contract or a guarantee of employment for any specific duration, express or implied, between (INSERT AGENCY NAME) and me. I further understand and agree that my employment is at will so that both (INSERT AGENCY NAME) and I each have the right to discontinue the employment relationship at any time for any reason, with or without cause.

By signing this understanding, I acknowledge that I have received the (INSERT AGENCY NAME) Employment Policy Handbook and agree to abide by all rules and regulations described herein.

Name of Employee

Signature of Employee

Date

(This form is to remain in the Employee Handbook)

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