

melon local



Insurance Agent Handbook



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Introduction

Providing my staff members a pleasant work atmosphere helps to ensure excellent customer service and marketing of the highest quality insurance products through this insurance agency.

Mission

As an insurance agent, I am personally accountable for providing prompt, accurate, and cost-effective service to our customers.

Insurance agencies cannot exist without clients and customers. It is our goal at this agency to provide each and every client with a quality experience that improves their day. Only by providing added-value service can we meet the needs of our policyholders.

You are expected at all times:

- To treat everyone with the same respect and courtesy with which you, in turn, would like to be treated.
- To make service to our customers a top priority.
- To report to the agent any incident in which a customer treats you in a hostile or abusive manner. You are not expected to endure hostile or abusive language or behavior. You should ask that this behavior stop before you continue the service, or you should refer this situation to the agent.

Sales Purpose

Part of providing exceptional service to our customers is ensuring their insurance needs are met. It is our intention to meet customer needs by marketing and selling our insurance agency products.

About This Manual

This manual is designed to acquaint you with the policies and benefits of this agency.

The policies described in this manual are not intended to create a contract between any staff member and the agent.

This manual is designed to provide general information to all staff members regarding the operation of the agency, the expectations the agency has for its team members, and the benefits the agency provides to the staff members. While broad in scope, this manual will not cover every situation that may occur. It will be the agent's discretion to make these decisions in a fair and equitable manner.

The practices in this manual are subject to modification. To meet the challenges of the future, I reserve the right, with or without notice, to change, add to, or delete any of the policies, terms, conditions, and language presented in this manual.

If an addition or change is made, a policy statement will be placed in the addendum section until the entire manual is reprinted.

Distribution

All staff members are expected to read this manual. This manual is the property of the agency and is to remain in the office at all times.

Job Description

Service Staff

Job Purpose

As a part of our service staff, you'll be instrumental in providing our clients with exceptional customer service. You will also support the independent contractor insurance agent and other staff members by managing paperwork, inquiries, and other tasks.

Experience and Knowledge

- Experience in customer service, retail sales, or other client-facing role is preferred.
- Proficiency with common computer software is preferred.
- Foundational knowledge of insurance policies and products is preferred.

Skills/Abilities

- Ability to learn and apply product and customer knowledge to professionally service and assist in the marketing of agency products.
- Ability to create and maintain business relationships with prospects and policyholders.
- Goal oriented: highly motivated and resourceful to achieve results.
- Strong listening, oral, and written communications skills.
- Initiative and self-reliance: make decisions in a timely manner and take necessary actions without direction from others.
- Problem solving ability: apply and balance conceptual and analytical thinking.
- Ability to pay close attention to detail and accuracy.
- Proven track record of trustworthiness and dependability.
- Ability to organize and act on several activities concurrently.

Job Related Training Courses, Licensing, and Programs

Successfully complete all company, state, and federal requirements (licenses) to market and service designated insurance agency products and continue to be licensed in good standing is required.

Duties and Responsibilities

- Provide prompt, accurate, friendly, cost-effective service by responding to inquiries from existing policyholders and the general public regarding insurance availability, eligibility, coverage, policy changes, transfers, claim submission procedures and status, rates, billing clarification, payment plans and procedures, and make referrals for marketing opportunities as appropriate.
- Prepare forms, policies, and endorsements when required.
- Provide service to the public and policyholders in a pleasant and courteous manner.
- Contact prospects and current policyholders for sales appointments.
- As directed by the agent, work compliant computer systems to update information in customer databases used by the agent.
- Meet customer service goals and assist with marketing goals as directed by the agent.
- Perform other related duties as assigned by the agent.

Job Description

Sales Staff

Job Purpose

As a member of our sales staff, you'll support the agency in our efforts to provide top-quality insurance to our policyholders. You will help turn leads into long-term customers with your sales and marketing skills.

Experience and Knowledge

- Experience in sales, marketing, or customer service is preferred.
- Proficiency with common computer software is preferred.
- Foundational knowledge of insurance policies and products is preferred.

Skills/Abilities

- Ability to learn and apply product, industry and market knowledge to make professional recommendations to prospects and policyholders.
- Satisfy insurance licensing requirements.
- Ability to influence others.
- Ability to create professional business relationships with prospects and policyholders.
- Strong listening, oral, and written communication skills.
- Ability to take initiative and act effectively in various circumstances without direction.
- Self-confidence, a strong work ethic, and a positive attitude.
- Goal-oriented: highly motivated and resourceful to achieve results.
- Proven problem-solving ability: apply and balance conceptual and analytical thinking.
- Proven track record of trustworthiness, dependability, and ethical behavior.
- Ability to organize and act on several activities concurrently.

Job Related Training Courses, Licensing, and Programs

Successfully complete all company, state, and federal requirements (licenses) to sell and service designated insurance agency products and continue to be licensed in good standing is required.

Duties and Responsibilities

- Implement the agency's marketing/sales plan and direct mail campaigns at direction of the agent.
- Work from the agent's office to contact prospects and current policyholders to generate interest in sales appointments.
- Conduct needs-based sales interviews in the agent's office supported by technology (including Insurance and Financial Reviews).
- Provide prompt, accurate, friendly, cost-effective service and utilize it as a basis for establishing a marketing opportunity.
- Meet marketing goals set by the agent.
- As directed by the agent, work with compliant computer systems to update information in customer databases used by the agent.
- Perform other related duties as assigned by the agent.

Employment Definitions

Permanent Employment

At will employment with no contract and no defined end date. Employees are eligible for benefits packages as determined by hours worked.

Temporary Employment

At will employment with no contract but has a defined end date. End date may be a specified date, or the end of a specified project that will terminate under a year. Employees are eligible for Personal Time Off as determined by position type. Employee is not eligible for other benefits during Temporary Employment. Temporary Employment may include Full-Time and Part-Time positions. If Permanent Employment is offered, benefit packages will become available.

Position Types

- Full-Time employees work an average of 40+ hours per week.
- Part-Time employees work under 40 hours per week.

Benefits

This insurance agency provides the option for eligible employees to participate in **Group Health Insurance, Group Optional Benefits and 401(K)**.

- Group Health Insurance comprises of Major Medical, Dental and/or Vision coverage(s).
- Group Optional Benefits comprises of Specified Health Event, Cancer Insurance and/or Group Term Life policies provided through the medical insurance company.

All benefits are optional and may be selected or declined by employees to suit individual employee and family needs.

Eligibility

Group Health Insurance and Group Optional Benefits are provided to Full-Time Permanent Employees to begin on the first day of new hire employment, during open enrollment and within 30 days of an eligible life event. Elected coverage(s) will be effective the 1st day of the following month. Employee must regularly work 30+ hours per week.

- 401(K) is available to all Permanent Employees starting on their 6-month anniversary.

Employer Participation

This insurance agency will pay \$125 per month toward employee Major Medical premiums selected through Group Health Insurance.

This insurance agency will match a maximum 4%* of employee contributions to 401(K) if employee contributes minimum of 5%.

*Employer match is tiered:

- First 3% of employee contribution is matched 100% by employer
- Remaining 2% of employee contributions are matched at 50% by employer

Section POP 125

Employees have the option to have benefit(s) deducted Pre-Tax or Post Tax.

Benefit Termination

Employee may cancel benefits during open enrollment, or during the year due to a qualifying life event or if plan permitted. If employee voluntarily or is involuntarily terminated, Group Health Insurance and Group Optional Benefits will terminate the last day of the month employed. COBRA letters will be mailed out to employees to continue Major Medical coverage after termination. Employees are eligible to continue any selected medical insurance coverage after employment has ended and be billed individually for the coverage. 401(K) contributions will stop with the last paycheck.

Worker's Compensation

All staff members are covered by worker's compensation insurance for work related injuries or occupational diseases.

Worker's compensation benefits typically cover most of the worker's economic loss due to injury or occupational disease. Compensation is decided by a rate set by law, usually a percentage of a regular weekly wage with a fixed maximum and minimum amount.

If a staff member suffers a work-related injury, he/she must immediately report it to the agent. It is the staff member's responsibility to provide the information necessary for any required report.

Personal Time Off (PTO)

Vacation and Sick Leave

Vacation and Sick Leave days are combined into Personal Time Off (PTO). The PTO year begins on January 1st and ends on December 31st. Available PTO is based on your length of service and if you're Full-Time or Part-Time.

Length of Service as of January 1	PTO Days
Less than 1 year	1 day for each full month worked prior to January 1, up to a maximum of 18 days
1st full year	10 days
2nd year	11 days
3rd year	12 days
4th year	13 days
5 years	15 days
7 years	16 days
8 years	17 days
10 years and after	18 days

PTO days for Part-Time staff will be prorated based on hours employed per week.

PTO Vacation should be taken in units of at least half of a day and dates should be approved by the agent at least **two weeks** in advance.

Unused PTO days will not carry over to the next year. Unused *whole* PTO days will be cashed out and paid by January 31st of the following year based on the following rates:

- Full-Time employees - overtime hourly rate
- Part-Time employees – regular hourly rate

If an employee changes from Part-Time to Full-Time (or Full-Time to Part-Time) during the calendar year, PTO time may be adjusted upon agency discretion.

When a staff member terminates employment, either voluntarily or involuntarily, any unused PTO will be forfeited on the last day of employment.

New employees will earn one day of PTO for every 173 hours worked for the first 3 months. After that, the new employee will be prorated the remainder of their PTO based on when they started through December 31st (up to a maximum of 10 days).

PTO sick leave absences longer than 3 working days requires a note from your doctor in order to return to work. You are expected to contact the agent as soon as possible to notify the agent of the absence. Sick leave includes illness and injury and will only be paid out while PTO remains.

A staff member who exceeds the number of paid personal time off days will not be paid for those days which exceed the limit. Staff members who excessively exceed their number of PTO may receive a reduced amount of PTO days the following year and may be subject to disciplinary action or termination.

Saturday Working Hours

The office may be open from 9:30 a.m. to 1:00 p.m. on Saturdays. If you work on a Saturday, you may schedule to leave 3½ hours early or come in 3½ hours later on the following Friday. The following Friday is the only day you can leave early unless prior arrangements are made.

Making up Missed Time

Making up for missed time can only be done during the work week unless you have prior approval from the agent. Saturday hours will not count toward “made up” time.

Maternity Leave

You are entitled to 12 weeks of maternity leave, regardless of the length of your employment with the company. Only 1 week will be paid maternity leave. You can use any unused PTO in addition to your maternity leave. Maternity leave starts automatically if you are absent from work for a pregnancy related illness during the four weeks prior to the birth of the child regardless of what you have already reported to your employer about the beginning date of the maternity leave. If you do not return to work within 12 weeks of the start of maternity leave, you will be terminated for job abandonment and your position will be filled. You will still have the opportunity to reapply for your position.

See [Leave of Absence](#) policy for [Employee Benefits While on Leave](#) to see how benefits will be handled on Maternity Leave.

Leave of Absence

This insurance agency complies with all federal and state leave laws. However, when these laws do not apply or an employee does not meet the eligibility requirements, the company will consider an employee's request for personal leave. This leave may provide up to 12 weeks in a 12-month period. Each leave request will be considered on an individual basis.

An eligible employee who has completed at least 12 months of service and who is in good standing (has not experienced any disciplinary action within the previous six months) may request personal leave. Personal leave time may be requested for reasons such as educational opportunities, to care for a family member or to spend time with a new baby or child placed in the home within the first 12 months of service and in situations not covered by other leave laws or this insurance agency's policies.

Leave approval or denial is done at the discretion of the owner of this insurance agency. Personal leave is not granted for engaging in employment outside of this insurance agency, pursuing an independent business venture or as additional leave after FMLA or Non-FMLA leave.

Pay Status

An employee who is taking personal leave must exhaust all allotted PTO prior to being placed in an unpaid leave status. When all paid time off days are exhausted, the leave will be unpaid.

Once employee returns to work, allotted PTO will restart on the 1st of the following year.

If leave of absence spans time period of two years, allotted PTO will restart after employee returns to work on a pro-rated basis for the remainder of that year.

Employee Benefits While on Leave

While an employee is on approved leave, this insurance agency will continue the employee's health benefits at the same level and under the same conditions as if the employee had continued to work, as long as the employee continues to pay the employee portion of the health care premium(s).

While on paid leave, the employer will continue to make payroll deductions to collect the employee's share of the premium.

While on unpaid leave, the employee must make this payment by mail to this insurance agency, [address]. The payment must be received by the first day of every month. A 7-day grace period applies. If full payment is not postmarked within the grace period, your benefits will be terminated.

If the employee fails to return to work as scheduled, this insurance agency may require the employee to reimburse the agency the amount it paid for the employee's health insurance premium during the leave. Exceptions may be made, at management's discretion, if the reason for not returning as scheduled is the continued serious health issue of the employee's family member or a circumstance beyond the employee's control. If the reason for not returning to work is the employee's own serious health issue, the employee must inform the company immediately. Upon receipt of this notice, the employee will be provided information pertaining to FMLA (or non-FMLA) leave options.

Requesting Personal Leave of Absence

Other than in the case of a medical emergency, an employee is required to request leave at least 30 days in advance of the first day of requested leave. If an employee becomes aware of the need for medical leave less than 30 days in advance, he or she must request leave on the next business day.

Job Restoration

There are no job restoration rights associated with personal leave. However, this insurance agency will make every attempt to reinstate an employee to the same position or a position with equivalent status, pay, benefits and other employment terms upon his or her return. In the event this cannot be done, the employee will receive written notice from the insurance agency as soon as the determination has been made and no later than the employee's scheduled return date.

Returning to Work

Employees are expected to be able to return to work by the end of their approved leave. If an employee on leave plans to return to work sooner than scheduled, the employee must notify the insurance agency within two business days in advance of reporting to work.

Failure to Return to Work

Any employee who fails to return to work as scheduled will be considered to have voluntarily terminated his or her employment with the insurance agency. Employees who exceed their leave without approved extension may be subject to disciplinary action up to and including termination according to company attendance policies.

Attendance and Personal Leave

Absences while on approved personal leave will not be counted as occurrences of absenteeism under the company's attendance policy. However, employees may be subject

to discipline up to and including employment termination if, during their leave, they engage in activities inconsistent with the stated purpose for the leave. For example, employees are prohibited from engaging in other employment during leave. Misrepresentations or any act of dishonesty related to the leave will also be grounds for discipline up to and including employment termination.

Failure to Follow Policy Requirements

Failure to comply with this leave policy will result in denial of the leave request. Absence without leave approval will subject the employee to disciplinary action up to and including employment termination.

Jury Duty

All staff members will be granted permission for an absence of up to 5 working days for jury duty. If jury duty exceeds one week, arrangements must be made with the agent.

Staff members may collect their regular pay and turn their jury duty pay into the agent or keep the jury duty pay and forfeit their regular pay, whichever is greater.

If jury duty ends more than 2 hours before the end of the workday, the staff members are to return to their regular work assignment.

Paid Holidays

Paid Holidays are for Permanent Full-Time employees and include New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas Day. A paid holiday will be celebrated on the day chosen by the agent to close the office in observance of the holiday. For example, if Christmas falls on a Sunday, the office may close on Monday. If a holiday falls on a day that you are not scheduled to work, you will not be paid for that day. If you go over your allotted PTO days, you will not be paid holiday pay.

- If you go over your PTO days by 150%, you will not be eligible for holiday pay until July 1st of the following year. At that time if you have used up more than half of your allotted days, you will not be eligible for holiday pay for the remainder of the year.
- If you go over your PTO days by 200%, you will not be eligible for holiday pay at all for the following year.

Temporary employees and Part-Time employees are not eligible for holiday pay. If you start the year as a Part-Time employee, holiday pay is forfeit for the remainder of the year even if you change to Full-Time status midway through the year.

Policies and Procedure

Absenteeism

It is important that the agency have adequate personnel to handle the workload. Frequent absences and excessive tardiness are not acceptable and constitute an unsatisfactory work record. This may be subject to disciplinary action or termination of your job. Accommodations for Americans with Disabilities Act arranged with the agent will not be considered frequent or excessive.

To determine what is “frequent” and “excessive,” a variety of factors are considered, including:

1. Attendance history: the frequency, total time out, and the time span involved.
2. The reasons for being absent.
3. The timeliness of the notice given.
4. The effect on the service of the agency.
5. Consistent and fair administration of personnel policies.

Acceptance of Gifts and Gratuities

No staff member is to accept any gift from any customer, supplier, or competitor. Any gift of greater value is to be returned with an explanation of agency policy. No staff member is to accept free or discounted services, travel, entertainment, vacation trip accommodations, or anything that could be construed as an attempt to influence the staff member.

Agency Security

The agency takes no responsibility for staff members' personal belongings.

Staff members with keys are to notify the agent immediately if a key is lost. Duplicate keys are not to be made. Do not use an agency logo or label the office key as an insurance agency key.

Agency provided office iPhones/iPads must be kept secured. If iPhone/iPad is lost or stolen, employee must notify the owner immediately and wipe data remotely through iTunes.

Agency provided laptops must be kept secured. If laptop is lost or stolen, employee must notify the owner immediately.

No outside visitors are permitted on the premises before or after normal working hours without prior approval from the agent.

Appearance

Office attire and general appearance should be business professional. Clients judge us in several ways, and one of those may be how we dress. Piercings and tattoos should be limited or covered up. Hair color is limited to natural hair color.

Death and Bereavement Leave

Time off from work without loss of pay will be granted to team members due to the death of an immediate family member or specified relative according to the following:

- Full-Time employees may be granted up to 5 days of time off from work without loss of pay for the death of an immediate family member, 3 days of time off from work without loss of pay for the death of a relative. Part-Time employees will be granted time off from work without loss of pay on a prorated basis.
- Immediate family members include parent or guardian, sibling, spouse, child, grandparent, grandchild, in-law, or any relative with whom you reside.
- A relative is an aunt, uncle, cousin, niece, or nephew.
- Time off (unpaid or paid) is subject to agent's approval.
- Death and bereavement pay will not be paid in addition to any other allowable pay for the same day, such as holiday pay or personal time off.

Conflict of Interest

It is agency policy that staff members shall not become involved with activities or practices, which directly or indirectly could be detrimental to the best interests of the agency. Nor shall staff members place themselves in a position which may be perceived by others to be in conflict with the interest of the agency and its clients. If a spouse of a staff member works for a supplier, client, or competitor, both individuals are to act in such a way as to preserve the integrity and confidentiality each owes his or her respective employers. Conflicts of interest may be reason for termination.

Drugs and Alcohol

Drugs or alcohol, or the influence of drugs or alcohol, are not permitted on the office premises or while on office business. Violation of this policy could result in immediate termination.

Equal Opportunity Employment

It is agency policy to hire the most qualified person without regard to race, creed, color, sex, national origin, religion, age, or disability.

It is my intent and desire that equal opportunities are provided in recruiting, hiring, promotions, layoffs, compensation, benefits, terminations, and all other privileges, terms, and conditions of employment.

Applicants for employment will be evaluated and staff members promoted on the basis of qualifications to meet the requirements of the position and ability to perform in a satisfactory manner.

Employment is “at-will” which means that either party is free at any time to dissolve the relationship.

Harassment

This agency is committed to a workplace environment in which everyone is treated with respect and dignity. We expect all workplace relationships to be of a professional nature and free of harassment, unlawful bias, and other offensive conduct.

We will not tolerate unlawful discrimination, including harassment, based on a person’s status, such as, but not limited to, age, race, color, religion, sex, national origin, sexual orientation, or disability. We also will not tolerate offensive or otherwise unprofessional behavior which management determines is inappropriate in the workplace, even if it does not amount to unlawful harassment.

This policy applies to conduct by or directed toward any customer, business associate, agent, staff person, or other associate in our workplace. It also applies to any business-related setting outside the workplace, including business trips, meetings, and social events.

Information and Security

Client information, including policyholder records and any related records are confidential. You are not permitted to share this information with anyone outside of the organization except in authorized situations.

Staff members handling confidential information are responsible for its security and extreme care is to be exercised. Any staff member violating this policy will be subject to immediate termination.

Job Abandonment

If you are absent from work for 2 days and have not contacted the agent, you may be terminated for job abandonment.

Lunch and Breaks

Each employee has ½ hour for lunch and may either leave the building or use our kitchen area and appliances. Lunch time is unpaid and employees should schedule their lunches in a way that the office remains open during business hours.

Per state law, each employee is provided a 10-minute paid break for every 4 hours that are worked. Breaks should be scheduled around other employee lunch breaks and should not occur within the first hour of work. As with lunch, breaks should be scheduled in such a way that the office remains open during business hours.

Health and Safety

We want the office to be a healthy and safe workplace. If you notice anything that you think is a health or safety hazard, please tell the agent.

Housekeeping

We have weekly janitor service to empty wastebaskets, dust, vacuum, clean the restroom, and kitchen. Employees, however, should keep their work areas neat and do their part to keep the rest of the office clean and tidy.

Open Door Policy

If you have a problem or just a topic you'd like to discuss with the agent, you are welcome to do that. These concerns may be business or personal in nature, and you may request to discuss them with the Agent directly or with an Office Manager (whichever makes you the most comfortable). We will do our best to help you, and/or direct you to the best places to provide whatever help you need. By discussing your concerns openly, we can prevent little problems from becoming big ones. We support you and want you to be happy and successful.

Outside Employment

Each staff member is to devote full time and attention to the agency's interests during working hours. Staff members are expected to avoid outside business or gainful activities that could divert their time, energies, interest, or talents away from the agency's business.

Outside employment will not be considered as a reason for poor performance, absenteeism, tardiness, or poor productivity performance.

Overtime

Overtime is not permitted without prior authorization from the agent. If overtime is worked without authorization, it will not be paid. Continued work of overtime without authorization could be cause for termination.

Tardiness

When you are going to be more than 15 minutes late reporting to work, call the agent to give the expected time of your arrival and reason for tardiness. Employees are expected to be at their workplace prepared to work at their scheduled time. Regardless of the reason, absenteeism and tardiness are subject to disciplinary action. Absenteeism is defined as failure to report for work without prior approval of the supervisor or the director. Tardiness is defined as arriving late for work or returning late from breaks/meals, or early departure from work.

- Tardiness is being monitored and will be taken into consideration for salary and bonus computations.
- Frequent and excessive tardiness may result in disciplinary action. If cut-backs/lay-offs are needed, excessive tardiness will be used as a deciding factor in final decision.

Performance Appraisals

The agency provides feedback regarding job performance on a regular basis through on the spot coaching and recognition. Feedback is used in replacement of a Performance Appraisal to provide a timely, fair, and objective measurement of performance.

Employees may also initiate Performance Appraisals at any time.

The performance appraisal is designed to:

1. Maintain and improve job satisfaction by letting staff members know of my interest in their job progress and personal development.
2. Point out the need for further training and progress planning.
3. Assure a factual, objective analysis of the staff member's performance as compared to job requirements.
4. Help place staff members in positions within the agency that will best utilize their talents and capabilities.
5. Provide an opportunity to discuss job problems or interests.
6. Provide a basis for coordinating organizational and individual goals and objectives.
7. Give recognition for superior performance where applicable.

Personnel Training

All staff personnel will be required to complete training that will allow for a safe and equitable work environment. **They will include the following:**

- Security training will be provided for all personnel concerning potential, dangerous situations including, but not limited to, fire safety, building security, and panic button use.
- Training in insurance agency systems and office protocol.

CE Credits and Insurance License Maintenance

It is the responsibility of the employee to maintain an active Insurance License; including the cost and completion of all required CE Credits outside of working hours.

Once CE Credits are completed, the insurance agency will pay for all license renewal fees.

Exceptions

If employee needs an exam proctor, and does not have a proctor available at home, the CE exam may be completed at the office. However, employee must clock-out before starting exam and receive permission from the owner or office manager prior to taking exam.

Exclusions

The insurance agency will deny the payment or reimbursement of license renewal fees if: employee does not receive prior permission to complete CE Exam, employee is caught completing CE coursework at the office during business hours, or employee remains clocked-in while working on any CE activities.

Employee will be suspended without pay effective immediately if employee does not maintain an active Insurance License. An employee who fails to re-activate their Insurance License within 30 days will be considered to have voluntarily terminated his or her employment with the insurance agency. All costs and fees to reactivate employee license and re-associate license with the insurance agency will be the sole responsibility of suspended employee.

Notary License

It is the responsibility of the employee to maintain an active Notary License once licensed.

The insurance agency will pay for the following:

- Original class, oath, and any application fees associated with becoming a Notary.

- Any renewal Notary classes and renewal application fees to maintain Notary License.
- Original and renewal Notary Stamps and bound journal.
- Original and renewal Surety Bonds

It is responsibility of employee to safeguard all Notary materials and maintain all Notary records within state specific guidelines.

Exclusions

If Notary Class is not completed within 30 days, the Notary Class fee will be back charged on the employee's paycheck. Employee will then have to pay for the Notary Class and complete coursework on their own without reimbursement.

Personal Mail

Staff members are not to use office postage to send out personal mail of any kind.

Personal Telephone Calls

Both incoming and outgoing personal calls should be kept to a minimum. If a staff member has a special need such as a sick family member who needs occasional contacting, let the agent know.

Personal Use of Agency Property

Staff members may not use or loan agency property such as furniture or furnishings, office machines, vehicles, tools, computers, software, supplies, or agency information for their own personal use without express permission from the agent.

Reference Requests

It is agency policy that all requests for information concerning current and former staff members be handled in a consistent and appropriate manner. Such requests usually involve credit information, personal and business references, descriptions of job duties and responsibilities, etc. All written, oral, or informal requests for information about staff members or former staff members are to be referred immediately to the agent.

Licensing

In some cases, the agency may pay for a new employee's licensing or reimburse a new employee for their licensing fees. This includes, insurance license, mortgage license, fingerprints, notary, etc. In the instance of an employee leaving or being terminated within the first year, the employee will be required to reimburse the agency for any of the fees that it incurred. These fees will be prorated for the length

of time the employee worked until their anniversary date. If the employee does not reimburse the agency prior to their last day of work, the fees will automatically be deducted from the employee's last paycheck.

Existing employees that take on additional licensing will also be held to the same requirement.

Smoking

Smoking is not allowed on agency premises.

Social Media

For compliance purposes, do not use your personal social media accounts (Facebook, Twitter, LinkedIn, and Yelp) to solicit business for the insurance agency. More specifically, do not mention the agency or the owner in your bio, or work history on your personal social media accounts.

- Do not take/post pictures in front of, or inside, agency buildings or offices.
- Do not post pictures with you wearing clothing that has the insurance agency logo.
- Do not mention insurance agency products.
- Do not ask for quotes, calls, or referrals for insurance related business.
- In conclusion, keep your personal accounts personal. You may ask the owner to review a picture and attached written post for special permission. Do not post before receiving this permission first.

Broker Referral

If the insurance agency is unable to accommodate the customer's needs, and if the customer asks how they can have those needs met, you may refer a customer to an outside agency/broker (and must comply with the following):

- Provide a list of people/vendors (at least three) that may accommodate the customer.
- Do not recommend a specific person/vendor and instead allow the customer to choose.
- No further agent involvement after providing a list of people/vendors. For example:
- Agent should not accept any compensation for the referral.
 - Agent should not provide any customer or account information, or assist with the completion of any applications/fact finders for other people/vendors.

- Agent should not collect any funds from the customer associated with the application/policy written at another company.
- Agent should not contact a person/vendor for the customer. The customer should contact the person/vendor directly.
- Agent should not be on a conference call with the person/vendor and the customer or copied on emails or other correspondence between the person/vendor and customer.
- Agent should not separately communicate with the person/vendor about any aspect of the customer's circumstances.

Use the following language when referring business to another company:

We really appreciate your business.

Unfortunately we are unable to provide you with the product/coverage you need. We believe that an insurance broker may be able to help you. Here are a few referrals to brokers that have been able to help customers previously:

- **Business #1** (phone number)
- **Business #2** (phone number)
- **Business #3** (phone number)
- **Business #4** (phone number)

Please feel free to reach out to one, all, or another agent of your choosing to see if they may be able to provide the insurance you are looking for.

Termination of Employment

Terminations are either voluntary or involuntary. "Mutual Agreement" terminations will be classified as either voluntary or involuntary so that they may be processed in accordance with the termination policies and procedures that follow:

Voluntary, If You Must Leave: A voluntary termination is a resignation initiated by the staff member.

Occasionally staff members will resign to pursue other interests. It is accepted business practice and common courtesy to give two weeks' notice so that a replacement can be found to fill your position. Because of the amount of time required to find and train a staff member, as much time as possible beyond two weeks will be appreciated.

Involuntary Termination: A permanent termination is initiated by the agent due to, but not limited to:

1. Illegal activity
2. Lack of work
3. Inability to perform satisfactorily the duties of the position
4. Re-organization or relocation
5. Retirement
6. Discharge
7. Job abandonment
8. Excessive tardiness

The above is not intended to list all the possibilities that might result in involuntary releases from employment.

A staff member is required to return all property of employer including but not limited to keys, forms, manuals, and any other items provided to the staff member, on date of termination.

Staff members who are discharged, or who quit without giving two-weeks notice, shall forfeit all benefits, except for benefits required under federal and state laws.

Trade Secrets and Confidential Business Information

The information, formulas, and/or processes referred to herein this agency are proprietary in nature, constitute trade secret, and are for the sole use and benefit of agents and employees of the insurance agency. The information, formulas, and/or processes referred to herein this agency are for internal use only, are not to be disseminated beyond the intended recipient, and are not to be photocopied or otherwise reproduced without the express written consent of Regional or Home Offices of the company. Any staff member violating this policy will be subject to immediate termination.

Home Computer and Working from Home

At the agent's discretion, some employees may be provided with a laptop and the ability to work from home. This will be decided on a case by case basis. Abuse or disuse of this offer will result in the removal of the laptop and the ability to work from home.

Disclaimer and Acknowledgment

Acknowledgment

I, _____ an employee of the insurance agency, have read and fully understand the policies and benefits that are outlined in this agent's Staff Handbook.

Staff Member's Signature

Date

Disclaimer

The policies described in the agent's Staff Handbook are not intended to create a contract between the agent and staff members.

Because of the possibility of differences in interpretation of the clauses in this manual, the final interpretation will be determined by the agent and will be final.

ALL STAFF MEMBERS ARE EMPLOYED "AT-WILL" WHICH MEANS THAT EACH STAFF MEMBER, AS WELL AS THE AGENCY, HAS THE RIGHT TO TERMINATE THE EMPLOYMENT RELATIONSHIP AT ANY TIME.

I have read the agent's Staff Handbook and this page and understand that employment is "at-will" as defined above.

Staff Member's Signature

Date

Owner

Name of Insurance Agency

Date

This is a sample handbook and is not intended for commercial use. Each agent and employee is responsible for knowing and understanding state laws regarding employment. The information outlined in this handbook are examples and may not be applicable to your state.