



Employee HandBook

1 GENERAL

1 . 0.00 GENERAL

1 . 0.01 Mission Statement

To Build Customer Trust And Value By Providing A Quality Experience The First Time, Every Time.

1 . 0.02 Employee Policies Manual

The Call Center Personnel Policies Manual sets forth the policies that are to be followed by Call Center in the administration of its personnel. These policies are used as guidelines and do not represent an employment contract. These policies are not intended to make any commitment to any employee concerning how individual employment action can, should, or will be handled. Call Center remains free, in its sole discretion to change or amend these policies at any time, with or without notice. Changes made to these policies shall be communicated through standard communication channels and/or through revisions to this manual. Advance notice may not always be possible.

1 . 1.00 DEFINITIONS

1 . 1.01 Anniversary Date

Date within a job classification (based upon promotion, demotion, or other change in job classification) adjusted by leaves without pay and suspension without pay listed below under Continuous Service.

1 . 1.02 Board

Board of Directors or Management.

1 . 1.03 Continuous Service

Services from the date of employment, unbroken by leave without pay or separation as established by the Labor Laws of Belize.

1 . 1.04 Disciplinary Action

Action taken to correct the improper conduct or inadequate performance of an employee.

1 . 1.05 Dismissal

Specific action to relieve an employee from his/her duties for failure to do satisfactory work, failure to comply with established rules or regulations or other disciplinary action taken against the employee in accordance with the provisions of this policy manual.

1 . 1.06 Falsification

Knowingly submitting incorrect or unverified information.

1 . 1.07 Full-time

Person is appointed to a position which has daily, weekly and monthly hours as established by the Labor Laws of Belize and stipulated for full-time work.

1 . 1.08 Hire Date

First day the employee actually started work, not the day that a position was first offered.

1 . 1.09 Immediate Family

Persons related by blood or marriage or legal adoption in the degree of consanguinity of spouse, parent, grandparent, sibling, child or grandchild but no aunt, uncle, cousin, niece, or nephew unless living in the employee's household.

1 . 1.10 Lay-off

Separation from full time service because of an abolishment of the position or for other reasons not reflecting discredit on an employee and for reasons outside of the employee's conduct.

1 . 1.11 Leave With Pay

The employee is on an authorized leave in a paid status. An example of leave with pay is vacation, sick leave, jury duty, etc.

1 . 1.12 Leave Without Pay

The employee may or may not be on an authorized leave; however, the leave is in a non-paid status. Examples of leaves of absence without pay are sick leave without pay, maternity leave, educational leave, etc.

1 . 1.13 Overtime

All hours worked in excess of the number of hours in the workweek, so long as the composite of such hours exceeds 45 hours for the workweek.

1 . 1.14 Part-time

Person who is appointed to a position whose daily, weekly, or monthly hours are less than the hours established for full-time employees.

1 . 1.15 Personnel Action

Any action taken with reference to appointment, compensation, promotion, transfer, layoff, dismissal or any other action affecting status of employment.

1 . 1.16 Re-employment

The employment of a former employee of the Call Center.

1 . 1.17 Reinstatement

Employee is appointed to a previous position following an approved leave of absence or when completion of any period spent by such employee on suspension from duties or demotion.

1 . 1.18 Resignation

Voluntary ending of employment by an employee.

1 . 1.19 Separated

Voluntary or involuntary termination of employment with the Call Center.

1 . 1.20 Slamming

continuing a call with a prospect who has expressed disinterest or who is not qualified.

1 . 1.21 Supervisor

Any person who has been designated by a department head to oversee other employees in a department.

1 . 1.22 Suspension

Temporary, involuntary separation of an employee for a period of specific time. Suspension may be with or without pay.

1 . 1.23 Temporary Employee

An employee hired for an intermittent or specified period of time, for a season, for a job of limited duration or for a non-recurring work project.

1 . 1.24 Termination

Discontinue employment.

1 . 1.25 Transfer

An employee is appointed to a position in the same or different class which has the same salary range; provided, however, that the employee is qualified to do the work.

1 . 1.26 Trial Service Period or Probation

A period from date of hire, promotion, or transfer during which an employee demonstrates the ability to perform the duties required for a position.

2 EMPLOYMENT

2 . 0.00 EMPLOYMENT

2 . 1.00 EQUAL EMPLOYMENT OPPORTUNITY

Employees and applicants for employment shall not be discriminated against on the basis of race, religion, creed, color, national origin, sex, marital status, age, or the presence of any sensory, mental, or physical disability. All employment-related decisions are based solely on relevant job-related criteria. Discrimination and/or harassment based on any of these factors shall not be tolerated.

2 . 2.00 WORKERS WITH DISABILITIES

Call Center abides by the requirements of the Persons with Disabilities Act and Labor laws governing employment of individuals with disabilities. It shall be the responsibility of a qualified individual with a disability to request reasonable accommodation in the hiring process or in the workplace.

2 . 3.00 RECRUITMENT AND SELECTION

2 . 3.01 Job Description

It shall be the responsibility of the department head to maintain a job description on file for each position in the department. The job description should include scope of responsibility, typical duties, qualifications, knowledge, skills and abilities, physical demands and environment, and acknowledgment.

2 . 3.02 Application and Screening Procedure

All applications for employment with Call Center shall be made on forms approved by and provided by Call Center. Resumes shall be accepted as an attachment to the application but not in lieu of the application. All applications must be filed or postmarked in compliance with the application instructions.

2 . 3.03 Testing

Testing may be indicated to measure each applicant's job related skill level.

An offer of employment may be contingent upon an applicant's successful completion of a medical examination, drug testing and verification of required licenses and/or certifications.

2 . 3.04 Interview and Selection

Applicants shall possess the minimum qualifications and other requirements for the position as stated in the position announcement. Selection criteria must be job related and may be written, oral, physical, in the form of demonstrated skills, and an evaluation of the training and experience. Consideration shall be given to education, experience, aptitude, capacity, knowledge, character, physical fitness (as it relates to the essential functions of the position), to determine the relative fitness of the applicants. Department heads are encouraged to conduct pre-employment inquiries, including background checks, to verify past employment records and job-related qualifications of the applicants.

2 . 3.05 Job Appointment

Final selection and job offers shall be based upon the top rated applicants. Appointments for vacancies are initially made on a trial service appointment. Trial service period length and minimum requirements will be detailed upon acceptance into the training programme. Regular appointments shall be made upon the successful completion of the trial service period. Regular appointments are subject to employees maintaining job-related standards such as tardiness, knowledge of job functions, etc.

Temporary appointments may be hired full time or part time, for a period of time or for a job of limited duration with the understanding that there is no guarantee of continuation of employment. The period of temporary service shall not be credited towards the completion of any trial service period. The acceptance or refusal of a temporary appointment shall not affect an employee's eligibility for a regular appointment.

2 . 3.06 Record Keeping

Each time a vacancy is filled, the department head shall maintain a file of all applicants for a three-year period, along with documentation of the selection process.

2 . 3.07 Department Head Openings

When a department head position becomes vacant the procedures described above for a new hire will be used. Qualified Call Center employees shall be given an opportunity to apply for the position, but shall be evaluated the same as external applicants. If the Board of Directors deems it necessary, a qualified employee may be appointed directly.

2 . 3.08 Re-Hire

A Call Center employee who terminated his/her own employment with the Call Center, for any reason deemed as good faith, may be rehired within six (6) months at the discretion of the department head.

2 . 4.00 PART TIME AND TEMPORARY HIRES

Departments wishing to hire part-time or temporary help are encouraged to follow the procedure described above for new hires. The acceptance or refusal of temporary employment shall not affect an employee's eligibility for regular employment. The period of temporary service shall not be credited towards the completion of any trial service period. Successive temporary appointments to the same position shall not be made so as to circumvent a regular appointment of a qualified applicant.

2 . 5.00 PROMOTION AND INTERNAL POSTINGS

When a position can be filled through departmental promotion or transfer; such position shall be posted internally to give all existing employees the opportunity to apply.

Internal position announcements should be posted for at least five (5) working days in appropriate job site locations to assure that all employees shall be aware of the opportunities available to them. All employees are eligible to apply, provided they have no pending disciplinary actions against them. At the discretion of the department head and the interests of obtaining a suitable applicant pool, the best-qualified internal applicant may be awarded the position or the recruiting process may be continued. In the event the recruiting process is continued, the above recruitment and selection process should be followed for the external posting. The best-qualified internal applicant should automatically be included in the interview process. In the interest of time, the department head may elect to simultaneously post a vacant position internally and externally.

2 . 6.00 DEMOTION

A demotion is an appointment to a position and classification which has a lower maximum salary rate than the employee's present classification, or a reduction in rate to a lower step on a range.

This is normally done as part of disciplinary action or because of failure to perform the duties of a classification satisfactorily whether during or after the trial service period.

2 . 7.00 TRANSFERS

Position transfers involve a change of job positions, from one department to another, within the same classification. A classification transfer is an appointment to a position within a different classification. In all cases, the employee should be given seven (7) calendar days notice of the change. Before a transfer between departments is made, approval of both department heads shall be required.

2 . 8.00 ORIENTATION

Department heads are encouraged to set up a department orientation for new employees. Orientation should go over with the employee his/her job description, discuss expectations regarding job performance, provide an overview of operations and procedures, inform him/her regarding issues such as personnel policies, payroll, benefits, safety, etc. and provide an opportunity for questions and answers.

2 . 9.00 LAYOFFS

In the event it becomes necessary to lay off personnel because of lack of work or revenue, the department head involved may retain critical personnel essential to the operation of the department. Thereafter, layoffs should be accomplished on the basis of ability and seniority. Employees should be notified at least two (2) weeks in advance of an impending layoff. Temporary employees or employees in training or probationary status may be laid off without prior notice.

2 . 9.01 Re-Call

All regular, full time employees shall be entitled to re-call within six (6) months of layoff. The classification upon returning to work shall be that of the job to which the employee returns regardless of the employee's classification at the time of the layoff. Any employee who fails to report for work within one (1) week from the date of notice of a re-call shall forfeit all re-call rights.

2 . 10.00 HIRING OF FAMILY MEMBERS

Call Center prohibits its department heads from refusing to hire or from terminating an individual "solely because another member of that individual's family presently works for that department." However, department heads shall not hire or continue the employment of an individual when this would:
Place either family member in a position of exercising direct supervisory, appointment or complaint adjustment authority over the other family member.
Place either family member in a position for auditing, verifying, reconciling, or certifying the work of the other.
Should the above policy be violated as a result of a promotion or transfer, action may be taken as soon as possible to transfer one of the employees.
Employees who marry or begin cohabitation after employment shall be treated in accordance with this policy and one may be subject to transfer or dismissal based upon ability and seniority.

3 COMPENSATION

3 . 0.00 COMPENSATION

3 . 1.00 PAY RANGES

The pay range assigned to each position shall be such as to reflect the duties and responsibilities of positions and shall take into account the external market, internal equity, Center's financial condition and policies, recruitment, turnover issues and other relevant factors. The number and compensation plan of employees shall be prescribed and maintained in a salary schedule adopted by resolution by the Board of Directors of Call Center.

3 . 2.00 SALARY SCHEDULES

3 . 2.01 Beginning Salary and Step Increases

Normally an employee will be appointed at the first step of the range established for the position. Appointments at higher steps shall be considered by the Board of Directors and Management based upon availability, experience and qualifications of applicants for the position.

The employee's anniversary of hire or promotion date, whichever is applicable, shall determine the effective date of step raises. The step raises based on years of service and annual performance appraisal are part of the salary schedule approved by the Board of Directors. The step raise shall be effective beginning on the first day of the next pay period.

3 . 2.02 Promotion

A promotion is an appointment to a position, which has a higher classification and maximum salary rate than the employee's present position. The employee's promotion date shall reflect the date of the salary range change. The employee shall be subject to a trial service period. The employee shall advance from step to step in accordance with the longevity requirements of each step.

3 . 2.03 Transfer

A position transfer is an appointment to a different position or department that has the same pay range. The employee may be required to serve a trial service period, however; the employee will retain the same anniversary date. Should the employee not successfully complete the trial service period, the employee may be returned to their prior classification.

3 . 2.04 Working Temporarily in a Higher Class

When an employee is assigned to work in a higher classification he/she will receive the pay rate for the higher classification, provided that the employee is performing the full and complete function of that position.

3 . 2.05 Rate of Pay for Re-Hire

When a former employee is appointed to a position in the same classification where previously employed or in a related classification with the same salary range, the employee may be paid at or below the step at which the employee was being paid at the time of termination. If a person is re-employed in a position within a classification in a lower salary range, the level of pay shall be any step in the lower salary range not exceeding the rate paid in the higher classification.

3 . 2.06 Reinstatement

When a former regular employee is reinstated in the same position within one year of lay off or resignation, the employee shall be paid at the same step in the salary range that was paid at the time the employee's original employment was interrupted. The employee's anniversary date shall remain the same. Reinstatement privileges do not apply to temporary or seasonal employees.

3 . 3.00 PAYROLL

The Call Center will process payroll on Tuesdays for all hours worked the previous week or two weeks where a work week is considered Monday to Sunday. All payments will be made as a lodgement to each employee's designated account number at his/her preferred financial institution. Payments to financial institutions may take up to (4) four days to process.

3 . 3.01 Certified Payroll

Payroll shall keep and maintain a record of attendance on official duty, vacation leave earned, used and accrued; and other leave with or without pay. These records shall be available to the department head and individual employees shall be able to inspect their own records during normal business hours.

3 . 3.02 Timecards

Employees may be asked to complete time cards on forms provided by the Payroll Clerk's Office. The supervisors shall forward the same to the payroll office in a timely manner to insure that proper records are kept as to vacations, sick leave, and hours worked and overtime accrued and taken. All overtime accrued within a pay period shall be paid along with that pay period.

3 . 4.00 INITIAL AND TERMINAL PAY

3 . 4.01 Initial Pay

Applicants accepted into the training programme receive payment only if the training is completed successfully. Training is paid at a lesser rate than regular appointment.

3 . 4.02 Terminal Pay

Terminal Pay shall be calculated according to the Labour Laws of Belize and will be paid at the next regularly scheduled payroll. In the case of death of an employee, the employer's indebtedness to the employee shall be paid in accordance with Labor Laws of Belize and it's applicable sections and where necessary through the Courts of Belize.

*Accumulated leave hours includes days entitled to be paid such as vacation days, floating holidays, and holidays.

3 . 5.00 OVERTIME AND COMPENSATORY TIME

3 . 5.01 Overtime

The employer shall pay overtime in accordance with the Labor Laws of Belize at one and half times the base rate or hourly rate for all hours worked. Hours worked for overtime computation include annual leave, holidays and other paid leave except sick leave. All overtime must be approved by the department head or a designated supervisor prior to the commencement of such work.

3 . 5.02 Compensatory Time

With the approval of the department head, a non-exempt employee may elect to receive such overtime as compensatory (comp) time. Compensatory time is accrued at a rate of time and a half for all hours worked in excess of 45 hours per workweek. No employee may accumulate more than forty-five (45) hours of compensatory time. Hours in excess of forty-five (45) shall be paid at the appropriate overtime rate.

3 . 5.03 Non-Exempt and Exempt Employees

Non-exempt employees are subject to the Labor Laws of Belize overtime requirements.

Exempt employees are not subject to overtime requirements. Department heads and certain designated supervisors and professional employees are classified as exempt based upon the nature of the work, conditions of employment and by the criteria set forth in the rules and regulations of the Labor Laws of Belize. Exempt employees shall not be eligible for overtime or comp time for hours worked in excess of the regular workweek.

3 . 6.00 EMERGENCY SITUATIONS

It is the policy of the Call Center to maintain hours of operation, which make the best use of the people and resources in serving the needs of the clients. Emergency situations may from time to time necessitate the closure of Call Center's offices. Such situations shall be determined by the Board of Directors and Management after consideration of all facts. Essential personnel required to be at work under emergency situations shall receive their normal rate of pay.

In the event an employee is unable to report to work due to extreme weather conditions, the employee may elect to use either annual leave, comp time or leave without pay once they have not exceeded the sick leave allocated under the Labor Laws of Belize.

3 . 7.00 TEMPORARY AND SEASONAL EMPLOYEES

Temporary and seasonal employees are hired for a set duration or for a specific project and not intended to be employed on a regular basis. Temporary employees may be hired full or part time and are paid for actual hours worked at a rate determined by the department head. Temporary, non-exempt employees are eligible for overtime for hours exceeding 45 hours per workweek. A temporary employee may be employed for up to six (6) months at which time the temporary status shall be reviewed before employment is continued. Unless, otherwise authorized by the Board of Directors, temporary and seasonal employees do not qualify for annual leave, sick leave or other Call Center benefits.

3 . 8.00 SALARIED AND HOURLY EMPLOYEES

Salaried employees are paid a uniform amount for a specific time period. Hourly employees are paid an hourly rate for each hour worked and are not eligible for Call Center benefits except overtime for non-exempt positions.

4 PERFORMANCE MANAGEMENT

4 . 0.00 PERFORMANCE MANAGEMENT

4 . 1.00 PERFORMANCE GUIDELINES

The goal of performance management is to provide both management and the employee a process to uniformly, fairly, impartially and confidentially deal with employee performance situations requiring corrective action.

Performance management assures that employees:

- have job expectations clearly defined
- receive adequate coaching and training to meet job requirements
- receive fair, honest and specific feedback about their work
- take responsibility for their work behavior and performance
- be actively involved in continuously improving their own and their department's performance

Performance management assures that department heads and supervisors:

- clearly communicate with employees concerning the job's duties, responsibilities, job performance expectations, workplace conduct and compliance with the Call Center's rules and policies
- expect cooperation and participation from employees in managing their own performance and meeting goals
- provide consistent, honest, and timely feedback about employee work behavior and job performance
- provide a constructive, corrective and cooperative approach to employee work relations

Performance management is an on-going dialogue between supervisor and employee regarding job-related behavior. Supervisors are expected to provide informal feedback about job performance to their employees on an ongoing basis which forms the basis for a performance appraisal discussion.

Performance appraisals are expected to occur no less frequently than once a year after the initial trial service period. During the trial service period, the supervisor should provide feedback to the employees on a reasonable interval to assure that the employee is aware of his/her job performance.

4 . 2.00 PERFORMANCE APPRAISALS

Performance appraisals should be conducted at the following intervals:

Prior to the completion of the trial service period

Annually thereafter

Additional evaluations may be done at the discretion of the department head. The performance appraisal should be conducted during a face to face meeting between the supervisor and the employee and should be scheduled in advance to allow for sufficient time to prepare.

The performance appraisal discussions should:

- Review the job description and job expectations
 - Review the goals and objectives of the position
 - Describe and review accomplishments, individual strengths and weaknesses
 - Provide specific and observable feedback about areas requiring attention and improvement
 - Develop a specific action plan to address work-related behavior and job performance issues, which may include coaching, counseling, training, etc.
- Performance appraisal discussions should be documented by a written summary and kept in the personnel files. Performance appraisal discussions should include regular follow-up by the supervisor to monitor progress and provide constructive feedback.

4 . 3.00 CORRECTIVE DISCIPLINARY ACTION

4 . 3.01 Corrective Disciplinary Action Purpose

Occasionally it is necessary for supervisors to resort to corrective disciplinary action when other less stringent means of supervision are ineffective or where a particular employee has failed to respond appropriately to performance management, or in cases where the supervisor determines that the nature of the offense or individual circumstances deems it necessary.

Employee corrective disciplinary action as described in this section is for guidance to supervisory personnel only. It is not a contract between the Call Center and its employees and is not intended to confer any vested rights relating to continued employment. The Call Center recognizes that each disciplinary action must be judged on its own merits. Fairness and common sense dictate that disciplinary actions shall be reviewed and decided in the context of surrounding circumstances and that the disciplinary process may include any or all steps depending upon the individual circumstances, the nature of the infraction, and the judgment of the department head.

4 . 3.02 Procedural Guidelines

Corrective disciplinary action may consist of:

- Verbal counseling
- Written counseling
- Suspension (with or without pay)
- Termination

Any or all of these actions may be utilized, depending upon individual circumstances, the nature of the infraction, or the judgment of the department head/supervisor. Corrective disciplinary action may be initiated for various reasons, including, but not limited to, violations of the Call Center's policy, insubordination or poor job performance. Section 5 lists some workplace conduct that may result in immediate discharge.

4 . 3.03 Due Process Policy

To assure that due process is provided in the corrective disciplinary process and that the employee understands the seriousness of the situation and the need for corrective action, the following actions are recommended:

All evidence, work records, or other information, constitute sufficient, valid, factual reasons for the action contemplated must be presented.

Department Head must meet and confer with the employee, informing him of the corrective action being considered, the reasons for same and the evidence.

Employee must be given a chance to respond, to tell his/her side of the story.

Once determination has been made that corrective disciplinary action is required, the supervisor and/or department head may proceed with the appropriate action.

VERBAL WARNING:

A verbal warning involves a direct communication between the supervisor and employee and discusses the job-related facts and observations which are subject to disciplinary action. The employee should be made aware of the corrective action required, the seriousness of the situation, the expectations for improvement, and the next step of corrective action to be followed if improvement does not result. The supervisor shall indicate that the action taken constitutes a verbal warning and may or may not choose to make the imposition of a verbal warning part of the employee's personnel file.

WRITTEN WARNING

When verbal warnings have failed to resolve minor issues, or when continuous infractions are involved, or when more serious violations have occurred, written warnings are recommended. Written warnings should be clear and specifically identify the violations. The past work record should be detailed if pertinent. The warning should indicate that it shall become part of the employee's personnel file and that further violations may lead to further disciplinary action. The warning should be constructive, indicating the expectations for improvement and define a plan for correction. The employee shall be given the right to reply verbally or in writing. The warning should be signed and dated by the department head and/or supervisor and the employee. Three written warnings is considered the maximum. The fourth infraction will result in termination. Written warnings may expire after six months depending on the severity and frequency of the infraction. Warning expiration is at the discretion of management.

SUSPENSION

In considering corrective disciplinary action, a supervisor and/or department head may elect to suspend an employee for one day, with pay, to give the employee an opportunity to decide whether or not he wants to work within the bounds of the rules and regulations of the job. Suspension without pay requires the approval of the department head, except in a situation when a supervisor finds it necessary to suspend an employee for the day because of disruptive behavior or potential danger to themselves or to other employees. Unless otherwise approved by the Board of Directors or Management, no suspension without pay shall exceed three working days

TERMINATION

If the employee has not responded to any of the corrective disciplinary actions or the alleged conduct is of a type, which in the determination of the department head warrants serious disciplinary action, the final option in the corrective disciplinary process is termination.

4 . 3.04 Termination Guidelines

Prior to any determination to terminate, there should be a thorough and impartial investigation of the facts. The department head, depending on the circumstances of the alleged misconduct, may request that the employee be placed on a suspension without pay pending the outcome of the investigation.

The investigation may include, but is not limited to:

- Review of all related policies, rules and regulation
- Review of applicable employment records, personnel actions, personnel files, personnel and performance documentation
- Review of historical employment records and actions related to similar circumstances and past practices
- Witness statements
- Interview of the employee under investigation and review of any information the employee provides
- Review of any mitigating circumstances to justify a lesser disciplinary action
- Review of any other relevant documentation

Written report of the findings

At the conclusion of the investigation, if it is determined that there is cause for termination of the employee, a termination letter should be presented in person or mailed to the employee by certified mail. The employee may elect to provide a written response.

4 . 3.05 Disciplinary Probation

During the corrective disciplinary process, an employee may be placed on a disciplinary probation for a period determined by the department head.

Employees on disciplinary probation shall participate in an action plan designed to improve performance and/or workplace behavior and be counseled that any further disciplinary problems may result in further disciplinary action up to and including termination.

4 . 4.00 Resignations

An employee may resign from service by presenting a resignation in writing to the department head. An exit interview is recommended to document the reason for leaving, explain benefits continuation, discuss the return of Call Center's property, and to obtain from the employee information and views that may help make improvements in policies, procedures, and working conditions and reduce turnover. To resign in good standing, an employee must give at least two (2) weeks' notice, unless, because of extenuating circumstances, the department head agrees to allow a shorter period of notice.

5 WORKPLACE CONDUCT

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5 . 1.00 PERSONAL CONDUCT

5 . 1.01 Dress Code

This is a general overview of appropriate business casual attire. Items that are not appropriate for the office are listed as well. Neither list is all-inclusive and both are open to change. The lists tell you what is generally acceptable as business casual attire and what is generally not acceptable as business casual attire.

No dress code can cover all contingencies so employees must exert a certain amount of judgment in their choice of clothing to wear to work. If you experience uncertainty about acceptable, professional business casual attire for work, please ask your supervisor. If clothing fails to meet these standards, as determined by the employee's supervisor the employee may be sent home to change. All policies about personal time use will apply if an employee is sent home to change.

Slacks that are similar to Dockers and other makers of cotton or synthetic material pants, wool pants, flannel pants, dressy capris that pass the knees, and nice looking dress synthetic pants are acceptable. Inappropriate slacks or pants include sweatpants, exercise pants, Bermuda shorts, short shorts, shorts, bib overalls, leggings, and any spandex or other form-fitting pants such as people wear for biking. Jeans are permitted so long as they are loose fitting. Pants should not reveal any portion of the body between the waist and the knee and underwear should be properly concealed at all times.

Casual dresses and skirts, and skirts that are split at or below the knee are acceptable. Dress and skirt length should be at a length at which you can sit comfortably in public. Short, tight skirts that ride halfway up the thigh are inappropriate for work. Mini-skirts, skorts, sun dresses, beach dresses, and spaghetti-strap dresses are inappropriate for the office.

Casual shirts, dress shirts, sleeved shirts, golf-type shirts, and turtlenecks are acceptable attire for work. Inappropriate attire for work includes tank tops; midriff tops; top with a low neck line; shirts with potentially offensive words, terms, logos, pictures, cartoons, or slogans; halter-tops; tops with bare shoulders; sweatshirts, and t-shirts unless worn under another blouse, shirt, jacket, or dress.

Conservative athletic or walking shoes, loafers, clogs, sneakers, boots, flats, dress heels, and leather deck-type shoes are acceptable for work. Flashy athletic shoes, flip-flops and slippers are not acceptable in the office.

Excessive amounts of jewellery, makeup, perfume and cologne are not advisable. Remember, that some employees are allergic to the chemicals in perfumes and colognes, so wear these substances with restraint.

Hats are not appropriate in the office. Head Covers that are required for religious purposes or to honor cultural tradition are allowed.

5 . 1.02 Neighbourhood Disturbance

Employees may not, at any time while on any property owned, leased or controlled by the Call Center, make noise beyond a level acceptable in a residential area. This includes noise from a vehicle's horn or sound system. This policy applies at all times but specifically in the early morning and late night. Music and language should be within the allowed volume limits and should be free from vulgarity and obscenity.

5 . 1.03 Prospect Etiquette

When on a call with a prospect, you must be polite and show interest in what he/she is saying. Regardless of the attitude of the prospect, you must remain polite. Introduce yourself and the company properly and clearly state your reason for calling. Make sure to ask all the qualifying questions and be careful to match the prospect's field of interest properly. Falsification or slamming will not be tolerated and will result in a warning, suspension or termination.

5 . 2.00 POLITICAL ACTIVITY

Employees on the job shall not solicit any money, influence service or other things of value or otherwise aid or promote any political committee or the nomination or election of any person to public office while on the job during work hours.

An employee may seek or accept nomination, election or appointment to a political office; provided, however such nomination, election or appointment does not in any way create a conflict of interest or interfere with the employee's regular duties with the Call Center. The department head shall decide when a conflict of interest exists. In the event of such conflict of interest the employee may be placed on an approved leave of absence without pay for up to 90 days during the campaign.

5 . 3.00 CONFLICT OF INTEREST

When an individual accepts employment with the Call Center, it is understood that the Call Center has first call upon the services of its employees, regardless of any impingement upon secondary employment.

Employees shall not engage in outside employment that is incompatible with their employment, or will detract from the efficiency of work performance, or is in conflict with the interest of the Call Center. Incompatible outside employment includes but is not limited to employment which creates an actual or potential conflict of interests between the duties of the Call Center employee and the outside employment or outside employment which inhibits, disrupts or otherwise adversely affects the ability of the employee to perform the job for which the employee is employed by the Call Center.

Call Center management and supervisory employees may not use their position for personal or private gain when implementing or enforcing the policy guidelines. Under no circumstances should they request sexual favors to benefit or presume to benefit employees with advancement in promotions or salary increases.

5 . 4.00 EMPLOYEE CONDUCT

The employees of the Call Center are expected to conduct themselves in a manner, which promotes a safe, healthful and productive work environment. The Call Center is committed to the establishment and administration of rules in a fair, firm, consistent, and clearly communicated manner.

Types of job-related behavior, which the Call Center considers inappropriate and therefore subject to corrective disciplinary action that may result in immediate termination include, but are not limited to, the following:

Sale, distribution, possession, or use of drugs or alcohol on Call Center's property during working hours and/or while representing the Center.

Disorderly, abusive, or indecent conduct that causes disruption of the work environment, including fighting.

Theft, destruction, neglect or unauthorized personal use of employee or Call Center's property, including telephone and e-mail usage.

Insubordination involving abusive language or disrespectful behavior, refusal to comply with Call Centers policies, procedures, or supervisory instructions.

Conviction for a crime.

Conviction of a misdemeanor or gross misdemeanor provided the offense is relevant to the position.

Falsifying or supplying misleading or inaccurate information on the Call Center's employment application or records.

Violations of the Call Center's Personnel Policies and Procedures Manual.

Violations of the directives, policies, procedures, or practices established by the Authority to whom the employee reports.

Failure to report to work without notification for a period of three (3) consecutive days.

Any act which endangers the safety, health or well being of another person, or which is of sufficient magnitude that the consequences cause or potentially cause disruption of work or gross discredit to the organization.

Bribery or attempted bribery.

Other such actions, offenses, or incidents deemed of sufficient reason to justify immediate dismissal.

5 . 4.01 Telephone and Internet Usage

Cellular phones must be kept on silent while on company premises. Company employees may receive or make personal telephone calls during break periods only. If it is felt that your cell phone is causing too much distraction, you will be asked to turn the phone off. If a telephone call is received on a company line during a non-break time, and the call is not an emergency, callers will be asked to leave a message. Family and friends should be informed of this policy and asked to keep telephone calls to a minimum.

Voice mail, email, and Internet usage assigned to an employee's computer or telephone extensions are solely for the purpose of conducting Company business.

Any software needed must be authorized by a supervisor and downloaded by the IT department. An employee requiring access to software not currently on the Company network should consult with a supervisor and the IT department. Only the IT department is authorized to download and install software.

Internet use, on Company time, is authorized to conduct Company business only. Internet use introduces the possibility of breaches to the security of confidential Company information and contamination to our system via viruses or spyware.

Browsing of blogging, social networking, video or picture sharing or other interactive sites is prohibited. Additionally, under no circumstances may Company computers or other electronic equipment be used to obtain, view, or reach any pornographic, or otherwise immoral, unethical, or non-business-related Internet sites. Doing so can lead to disciplinary action up to and including termination of employment.

Company email is also to be used for Company business only. Company confidential information must not be shared outside of the Company, without authorization, at any time. Employees are not to conduct personal business using the Company computer or email nor forward non-business emails to associates, family or friends. Non-business related emails waste company time and attention. Personal email accounts may be accessible, with certain restrictions, but checking personal email should be kept to a minimum.

Viewing pornography, or sending pornographic jokes or stories via email, is considered sexual harassment and will be addressed according to our sexual harassment policy.

Any emails that discriminate against employees by virtue of any protected classification including race, gender, nationality, religion, and so forth, will be dealt with according to the harassment policy.

These emails are prohibited at the Company. Sending or forwarding non-business emails will result in disciplinary action that may lead to employment termination.

The Company owns any communication sent via email or that is stored on company equipment. Management and other authorized staff have the right to access any material in employee emails or computers at any time. Electronic communication and media are not private if they are created or stored at work.

5 . 5.00 HARASSMENT

5 . 5.01 Harassment Policy

It is the policy of the Call Center to promote and support the individual human dignity of all its employees. It is the intent of the Call Center to provide a work environment free from all verbal, physical and visual forms of harassment. All employees are expected to be sensitive to and respectful of their co-workers and others with whom they come into contact while representing the Establishment.

The Call Center prohibits all forms of harassment, whether due to race, religion, creed, color, national origin, sex, marital status, age, or the presence of any physical, mental or sensory handicap. Harassment of any employee is a serious violation of the Call Center's policy and will not be tolerated.

5 . 5.02 Harassment Definitions

Harassment can take many forms and can include slurs, comments, jokes, innuendoes, unwelcome compliments, pictures, cartoons, pranks or other verbal or physical conduct which is based upon a person's protected status. (i.e. race, religion, creed, color, national origin, sex, marital status, age, or the presence of any physical, mental or sensory handicap)

5 . 5.03 Harassment

Harassment based upon a person's protected status, is prohibited by law and violates the Call Center's policy where it:

Has the purpose or effect of creating an intimidating, hostile, or offensive working environment

Has the purpose or effect of unreasonably interfering with an individual's work performance; or

Otherwise unreasonably affects an individual employment opportunity

5 . 5.04 Sexual Harassment

Sexual harassment is a type of harassment and occurs when the verbal and physical conduct described above is sexual in nature or is gender-based, that is, directed at a person because of their gender. Sexual harassment does not refer to casual conversation or compliments of a socially acceptable nature.

Sexual harassment violates the laws of Belize and is prohibited under the Call Center's harassment policy. Sexual harassment exists in the workplace when:

Submission to the conduct is either explicitly or implicitly a term or condition of employment

Submission to or rejection of the conduct is used as a basis for an employment decision affecting such individual;

The conduct unreasonably interferes with the individual's job performance or creates a work environment that is intimidating, hostile, or offensive.

Sexual Harassment includes but not limited to:

Unwelcome verbal behavior such as comments, suggestions, jokes, or derogatory remarks based on sex

Physical behavior such as pats, squeezes, repeatedly brushing against someone's body, or impeding or blocking normal work or movement

Posting of sexually suggestive or derogatory pictures, cartoons, or drawings, even at one's work station;

Unwanted sexual advances, pressure for sexual favors and/or basing employment decisions (such as an employee's performance evaluation, work assignments, advancement) upon the employee's acquiescence to sexually harassing behavior in the workplace.

5 . 5.05 Workplace Misconduct

Workplace misconduct, which does not meet the definition of harassment as described above, is inappropriate or offensive conduct and is unwelcome, unsolicited and disrespectful of the individual. Workplace misconduct is prohibited by the Call Center. Examples of workplace misconduct would be joking, teasing, spreading rumors, yelling, cursing, threatening, or conduct which has not become pervasive or egregious enough to meet the legal definition of harassment or sexual harassment.

Harassment, particularly sexual harassment, can be difficult to define. Misconceptions abound. For this reason, the Call Center strongly urges employees to use the harassment reporting policy to report all incidents of harassment, sexual harassment or other inappropriate behavior as soon as possible. This policy is intended to assist the Call Center in addressing not only illegal harassment, but also any conduct that is otherwise offensive and inappropriate and to support the Call Center's commitment to maintain a respectful and productive workplace for all employees.

5 . 5.06 Complaint Reporting and Investigation

The Call Center is committed to diligently enforcing its harassment policy by promptly and impartially investigating all complaints. When harassment is discovered, the Call Center shall take appropriate disciplinary action, up to and including termination. The complaint procedure is designed to deal with complaints in a fair, discreet and timely manner to:

Decide if the behavior alleged in the complaint took place and constitutes harassment which violates the Call Center's policies or constitutes harassment in the form of inappropriate or offensive behaviors and violations to this policy.

Stop the offending behavior.

Restore the complainant's working environment.

Take steps to prevent retaliation and repetition of the harassment.

Educate, sanction, or discipline the harasser consistent with the seriousness of the offense.

The following procedures are to be used for reporting and investigating harassment complaints:

Any employee who feels victimized by harassment should report verbally or in writing that harassment to the employee's supervisor immediately. If the employee's immediate supervisor is the source of the alleged harassment, or is so closely associated with the source of the harassment that the employee does not feel comfortable reporting to that person, the employee may report the complaint to the department head or management.

Any supervisor or department head that learns of or receives a complaint of harassment is obligated to report it to management.

If the complaint alleges harassment, management is obligated by this policy manual to conduct a prompt and impartial investigation.

Upon being informed about a harassment complaint, management shall take immediate and appropriate action to ensure any inappropriate behavior is not repeated during the investigation.

The investigation may be referred to legal counsel and/or a qualified independent investigator.

The investigation may include, but is not limited to, obtaining all factual evidence, conducting interviews and obtaining witness statements, determining whether a reasonable basis exists for the allegations of harassment, determining if there has been a violation of the Call Center's policy, and affording the accused the opportunity to respond verbally or in writing to the allegations. The investigation should include a written report. If harassment is found to have occurred, recommendations for remedial action shall be made.

The investigation should be conducted carefully and discretely to protect all employees questioned and all information gathered. Confidentiality during an investigation is not guaranteed but the investigator, to the extent possible, shall conduct the investigation to protect the privacy of those involved and relate facts only on a need to know basis. Every effort shall be made to conduct the investigation promptly so as to respect the rights of all individuals involved.

Upon completion of the investigation and based upon the findings of the investigation and the conclusions of the written report, the results of the investigation shall be promptly relayed to the accused and the complainant.

If the investigation finds that harassment has occurred, management shall take appropriate corrective disciplinary action, which may include but not limited to, verbal and/or written warnings, probation, suspension, demotion and/or termination. The Call Center is obligated and shall take all steps necessary to effectively remedy harassment that was found during an investigation.

No employee shall be subject to any form of retaliation or discipline for pursuing a harassment complaint. The Call Center shall insure that complainants and witnesses shall suffer no retaliation as a result of their involvement in the investigation.

If the investigation does not find that harassment occurred or that the alleged incident(s) did not constitute harassment, the matter shall be referred back to the department head for further appropriate action. For example, if workplace misconduct may have occurred but not harassment, the department head shall act upon the findings set forth in the investigation report.

An employee found to have reported harassment in bad faith or intentionally or willfully falsely reported harassment shall be subject to disciplinary action.

5 . 6.00 DISCRIMINATION

The Call Center recognizes that it has a responsibility to provide equal employment opportunities regardless of race, color, national origin, religion, physical or mental handicaps, and disabilities, sex or age, or marital status.

5 . 7.00 COMPLAINT RESOLUTION

5 . 7.01 Complaint Resolution Policy

It is the policy of the Call Center to provide for an orderly process whereby employees may have their complaints considered as fairly and rapidly as possible without fear of repercussion. The complaint resolution procedure is confined to violations of Call Center policy affecting the complainant. Every effort shall be made to find an acceptable solution by informal means at the lowest possible level of supervision.

5 . 7.02 Complaint Resolution Procedure

The complaint resolution procedure for employees is as follows:

The Call Center encourages employees to promptly report any complaint in writing to his/her immediate supervisor. In the event the employee cannot start with the immediate supervisor, he/she shall be entitled to commence the process at whatever level of supervisory command is most appropriate. The complaint shall refer to the Call Center's policy alleged to have been violated, the remedy or correction requested, and shall adequately set forth the facts pertaining to the alleged violation.

The supervisor and/or department head should meet with the employee/employees involved and attempt to resolve the situation in the simplest and most direct manner and should respond in writing to the employee/employees with his/her decision within thirty (30) days.

If no resolution is achieved within the department within thirty (30) days, the complaining party may file the complaint in writing with management.

Management shall review the complaint and all relevant materials and responses and may meet with the complainant to gather more information and/or to attempt to resolve the situation. A written final decision as to the validity of the complaint and description of the recommended resolution, if any, shall be issued within thirty (30) days and a copy forwarded to the department head and complainant.

5 . 8.00 PRIVACY AND ACCESS TO INFORMATION

Call Center believes in respecting the rights and dignity of each employee and in the protection of the individual's right to privacy. Personnel records are maintained on employees as required by current employment laws. Employee records and recruitment files are required to be maintained for three years. No material of a negative or derogatory nature shall be placed in an employee's file unless the employee has had a reasonable opportunity to review the material. Employees shall be required to sign such material to indicate they have reviewed it. If the employee refuses to sign any such material, the material may be placed in the employee's personnel file with a notation that the employee refused to sign for such materials after being given the opportunity to do so.

Employees may include in their personnel file any relevant materials they wish, such as (but not limited to) letters of favorable comment, certificates, licenses and academic credentials.

Employees may inspect and review their personnel files, excluding confidential reports from employers. The employee must arrange with his/her supervisor for a mutually convenient time to examine his/her records. Employees shall not be entitled to remove any information from the file.

Employees may protest, or comment upon, in writing, any material placed in their personnel files. Such protest/comments shall be placed in the personnel file.

Personnel Files are exempt from disclosure to persons other than the employee if disclosure would constitute an unreasonable invasion of privacy.

Information in personnel files regarding employee misconduct is subject to public disclosure. Employee information shall in no case be given over the telephone, other than employment dates and job title. Verification of employment requesting other confidential information must be in writing and signed by the employee, authorizing release of information. Work reference requests, both for present and terminated employees, must be in writing and signed by the employee, authorizing release of information. Release of information in the form of duly authorized and served requests from law enforcement, or court orders shall not require written consent of the employee.

The Call Center is required to maintain all employee medical information in a separate, confidential file. Therefore in addition to personnel files, the Call Center shall maintain a separate medical file for each employee.

5 . 9.00 WORKPLACE VIOLENCE

It is the policy of Call Center to provide a safe and peaceful workplace for all employees and to minimize the risk of personal injury to employees at work and damages to Call Center property.

Call Center does not expect each employee to become an expert in psychology or to physically subdue a threatening or violent individual. The Call Center discourages employees from engaging in a physical confrontation with a potentially violent individual. The Call Center expects that employees shall execute reasonable judgment in identifying potentially dangerous situations and recognize that before actual physical acts of violence occur, behaviors are often exhibited where

Co-workers display overt resentment, anger, and hostility;

Co-workers display signs of extreme stress;

Co-workers make ominous threats;

Co-workers' performance deteriorates suddenly and or significantly;

Co-workers display irresponsible, irrational, or inappropriate behavior; and;

Co-workers have access to weapons, know how to use them, discuss them in the workplace, and/or brandish weapons in the workplace.

Threats, threatening, language, or any other acts of aggression or violence made toward or by any employee shall not be tolerated. For purposes of this policy, threat includes any verbal or physical harassment, attempts to intimidate or instill fear in others, menacing gestures, flashing of concealed weapons, stalking, or other hostile or destructive behaviors. Any employee determined to have committed such acts shall be subject to disciplinary action, up to and including termination. Non-employees engaged in violent acts on the employer's premises shall be reported to the proper authorities and fully prosecuted.

All potentially dangerous situations, including threats, shall be reported to the supervisor or designee. Reports of threats may be made anonymously and all incidents shall be investigated and appropriate action shall be taken depending on the circumstances. Reports or incidents warranting confidentiality shall be handled appropriately and information shall be disclosed to others only on a need-to-know basis. Written reports of investigations shall be made and retained by the department head.

Employees who confront or encounter an armed or dangerous person should not attempt to challenge or disarm the individual. Employees should remain calm, make constant eye contact and talk to the individual. If a supervisor can be safely notified of the need for assistance without endangering the safety of the employee or others, such notice should be given. Otherwise, cooperate and follow the instructions given. The Call Center's first objective is to maintain the safety of all its employees to the extent feasible. The Call Center therefore, should not engage in any conduct that would serve to escalate a hostile or threatening situation.

5 . 9.01 Weapons

Employees may not, at any time while on any property owned, leased or controlled by CCB possess or use any weapon. Weapons include, but are not limited to, guns, knives or swords with blades over four inches in length, explosives, and any chemical whose purpose is to cause harm to another person. Possession of a weapon can be authorized by the Company's Board of Directors to allow security personnel or a trained employee to have a weapon on company property when this possession is determined necessary to secure the safety and security of company employees. Only the Board of Directors may authorize the carrying of or use of a weapon.

6 ATTENDANCE & HOLIDAYS

6 . 0.00 ATTENDANCE & HOLIDAYS

6 . 1.00 HOURS OF WORK

The standard workweek shall consist of up to forty-five (45) hours per week within a seven day period, unless otherwise arranged by the department head to meet specific departmental needs.

The hours of operation for outbound campaigns will usually fall between 6:00am and 10:00pm. The standard workweek for outbound campaigns is Monday through Saturday. Departments may vary from this schedule based upon departmental necessity. Inbound campaigns and non-telephone tasks run 24 hours per day, 7 days per week.

Flexible work arrangements are dependent on departmental requirements and are left to the discretion of the department head. Flexible work arrangements allow the department head to schedule the workweek of forty-five (45) hours to meet specific departmental situations.

6 . 2.00 MEALS AND REST PERIODS

All employees working more than eight consecutive hours shall be granted an unpaid meal period of one hour as determined by the department head and/or supervisor.

All employee work schedules shall provide for a fifteen (15) minute rest period during each four (4) hours of working time. Rest periods shall be scheduled as near as possible to the midpoint of the work period. An additional rest period shall be granted for each additional two-hour increment that an employee is required to work beyond the normal shift. Rest periods may be required to be taken at the workstation. Any breaks taken in excess of these designated periods will be deducted from your salary hours. Repeated instances will be considered an infraction for which you may face disciplinary action.

6 . 3.00 ATTENDANCE

Each employee is critical to the overall success of the Call Center's operation. Every employee is expected to keep regular attendance, be on time, and work as scheduled.

In accepting employment with the Call Center, each employee is required to meet certain standards. Maintaining an acceptable level of job attendance is part of good work performance and is one of the standards by which an employee's overall job performance and contribution to the Call Center may be measured. Continued employment carries with it the personal responsibility of each employee to be on the job on time every scheduled workday.

Recurring and excessive absences and/or tardiness are disruptive to work schedules, detrimental to department morale and disrespectful to co-workers who maintain a good work record. Repeated failure to meet these requirements may be subject to corrective disciplinary action, which could result in termination.

6 . 4.00 HOLIDAYS

The following days shall be recognized as legal holidays:

- New Year's Day (January 1)
- Baron Bliss Day (9th March)
- Good Friday
- Easter Monday
- Labor Day (1st May)
- Commonwealth Day (24th May)
- National Day (10th September)
- Independence Day (21st September)
- Columbus Day (12th October)
- Garifuna Settlement Day (19th November)
- Christmas Day (25th December)
- Boxing Day (26th December)

Whenever a legal holiday falls on a Sunday, the following Monday shall be observed as the legal holiday.

Approval is required for a floating holiday using the same procedure as described under Annual Leave.

6 . 5.00 ANNUAL LEAVE

6 . 5.01 Eligibility

Full-time and part-time salaried employees are eligible for annual leave. Part-time salaried employees, who work at least 20 hours per week, are eligible for annual leave pro-rated based upon the percentage of time they work. The Board of Directors shall have discretion as whether to grant annual leave to non-monthly employees hired on an hourly or per diem basis who work 1500 hours or more in one (1) year.

Annual leave shall be granted at a time approved by the department head and/or supervisor.

6 . 5.02 Leave Accrual

Annual leave is accrued in accordance with the schedule shown below and is prorated based upon the number of days worked in a month. Annual leave is accrued based on an employee's anniversary date. Annual leave shall not be taken prior to having worked six (6) consecutive months.

6 . 5.03 Entitlement upon Reinstatement

An employee whose employment with Call Center was terminated for any reason, except by lay off, shall be required upon reinstatement to accrue six (6) months continuous employment prior to the entitlement of annual leave. Employees, who are laid off and rehired within one (1) year, shall maintain their years of service in effect at the time of layoff for purposes of calculating annual leave.

6 . 5.04 Accumulation of Annual Leave

The Labor Laws of Belize stipulates that during a one year span of employment an employee must take a minimum of five (5) continuous working days vacation. In cases where the employee due to necessity at the job site may be required to work at the request of the employer without proceeding on vacation, In this case the that employee is allowed to carry over leave entitlement to the next year.

6 . 5.05 Terminal Pay of Accrued Annual Leave

Subject to the limitation of accumulation of annual leave, all accumulated annual leave shall be paid to an employee when the employee leaves the employment of Call Center. For retirement purposes, annual leave pay off shall be limited to 27 calendar days.

6 . 6.00 BEREAVEMENT LEAVE

Each employee shall be allowed up to three (3) days of bereavement leave for the death of a spouse, child or parent(s).

6 . 7.00 SICK LEAVE

6 . 7.01 Eligibility

Full-time and part-time salaried employees are eligible for sick leave. Part-time salaried employees, who work at least 20 hours per week, are eligible for sick leave on a proration based on the percentage of time they worked.

6 . 7.02 Sick Leave Accumulation

Sick leave is accumulative to a total of 12 uncertified days and 16 certified sick leave days as stipulated with the Labor Laws of Belize.

6 . 7.03 Sick Leave Usage

At the employee's option, vacation leave may be used as sick leave, but sick leave may not be used as vacation leave.

6 . 7.04 Proof of Illness

A doctor's certificate of illness or release may be required by the department head at the time the employee returns to work when the employee is absent because of illness or injury. Employees absent from employment due to illness and under a physician's care may be requested to present a certificate of release to the department head before returning to work.

6 . 7.05 Restoration of Accumulated Sick Leave

Accumulated sick leave is canceled when an employee separates from service, but shall be restored if the employee is re-appointed to the same department or another department of the Call Center within six (6) months from separation.

6 . 7.06 Job Related Injury

Employees, when injured on the job may elect to use any accumulated sick leave and/or annual leave time to receive their normal salary and benefits. Whenever an employee is given a permanent and fixed disability rating, return to the job must be based on the same medical information, which the employee used to obtain the award. Unless these medical facts are carefully considered, subsequent injuries or aggravations of the original injury can occur. If there is a position available, the employee may return to duties if he/she can perform them safely without undue risk or further injury to the employee or other employees.

6 . 8.00 MATERNITY AND FAMILY MEDICAL LEAVE

6 . 8.01 Maternity Leave

Maternity Leave shall be granted when a health impairment, an illness or injury, or condition related to pregnancy or childbirth results in a temporary disability and necessitates reasonable absence from the job but the expectation that the employee will return to work.

6 . 8.02 Maternity Leave Options

The employee shall have the following options:

Use accrued sick leave and/or accrued annual leave as required to the extent of exhaustion of sick leave and annual leave benefits.

Request a leave of absence without pay.

6 . 8.03 Family Medical Leave (FMLA)

Employees may request leave with or without pay under the following conditions:

The birth of a child, and to care for the newborn child;

The placement with an employee of a child for adoption or foster care;

To care for the employee's spouse, child, or parent with a serious health condition; and,

Because of a serious health condition that makes the employee unable to perform the functions of the employee's job.

6 . 9.00 LEAVE OF ABSENCE WITHOUT PAY

6 . 9.01 Eligibility

Leave of Absence Without Pay may be granted at the discretion of the department head, provided however, said leave shall not exceed sixty (60) calendar days. An employee shall not be granted a Leave of Absence Without Pay until all sick leave, accumulated compensatory time, and annual leave accruals (as appropriate to the circumstance of the leave) have been exhausted.

6 . 9.02 Notification

Requests for Leave of Absence Without Pay must be submitted in writing and approved by the department head at least five (5) working days in advance of the effective leave date.

6 . 9.03 Employee Status

An employee on Leave of Absence without Pay shall not be eligible for accrual of sick leave, vacation, or holiday pay.

An employee on an authorized Leave of Absence Without Pay is entitled to reinstatement to the employee's former position at the expiration of the employee's leave. If an employee is unable to work at the expiration of the authorized leave, due to inability to perform the essential function of the job with or without reasonable accommodation, the Call Center shall explore alternative solutions. The Call Center may request Medical Certification of ability to perform the job duties as set forth in the job description.

6 . 10.00 JURY DUTY

A non-exempt employee called for jury duty shall receive regular pay unless called on a normal day off. If excused from jury duty on a normal workday, the employee shall contact the employee's supervisor for work assignment or excuse from the rest of their work detail for the said day in question. Employees will be given the opportunity to make up time spent on jury duty.

6 . 11.00 WITNESS SERVICE

An employee subpoenaed as a witness in a court proceeding, whose testimony is required by law, shall receive the opportunity to make up the time spent serving as a witness.

6 . 12.00 TRAINING

The Call Center shall encourage and promote training opportunities for employees and supervisors so the service that they render to the customer may be made more effective. Food, lodging, and travel expenses shall be paid by the Call Center to any employee required to attend a conference when the conference is held at a location other than the employee's job location.

Mandated or required training shall normally be provided on Call Centers employee's work time; however, in the event that the training cannot be offered during the employee's normal work shift, the employee shall be compensated at the appropriate rate pursuant to the requirement of the labor laws of Belize as it pertains to overtime payments.

7 HEALTH AND SAFETY

7 . 0.00 HEALTH AND SAFETY

Call Center believes that safe working conditions for each of its employees can be assured by the use of safety equipment, by proper job instruction, frequent review of safety practices and adequate supervision.

Call Center has developed a Health and Safety Manual, which by reference is incorporated as part of this Policy Manual.

All employees are required as a condition of their employment to follow all safety practices as established by the Call Center's Health and Safety Manual.

7 . 1.00 SMOKING

Call Center not only recognizes an obligation but is firmly committed to providing to all persons who may have an opportunity to be present at the Call Center's offices an environment reasonably free of health hazards and contaminants which may adversely affect the person's safety and health. To fulfill this commitment, Call center prohibits smoking in all Call Center enclosed work areas and common areas, whether in enclosed individual or shared office spaces, and shall include all Call Center vehicles, and shall apply to all persons who visit enclosed work and common areas.

No additional breaks are allowed to any employee who smokes. Smokers and users of tobacco products must dispose of the remains in the proper containers. This helps to keep a neat and clean environment for all employees and our visiting partners and customers.

7 . 2.00 DRUG AND ALCOHOL

Call Center has a responsibility to its employees and the public to insure safe-working conditions for its employees and a productive workforce unimpaired by chemical substance abuse. To satisfy these responsibilities, Call Center must reserve a work environment free from the effects of drugs, alcohol, or other performance-impairing substances. It is the policy of Call Center to create a drug-free work place and healthful work environment for its employees while at the same time preserving the right of privacy, individual liberty and personal dignity of its employees. Testing based on individualized suspicion combined with treatment and/or disciplinary actions are among the methods that the Call Center may use to accomplish these ends.

7 . 2.01 Testing

An employee whose conduct indicates that the employee is not in a physical or mental condition that would permit the employee to perform in a job safely or efficiently shall be subject to submitting to a urine, blood or breathalyzer test to determine the presence of alcohol or drugs in the body. A supervisor must have reasonable suspicion to believe that the employee is under the influence of or affected by alcohol or drugs. Reasonable suspicion includes, but is not limited to, abnormal coordination, appearance, behavior, speech or odor, unusual work performance or attendance problems. If two management employees are on the premises, the reasonable suspicion for testing must be confirmed by another member of management wherever practical. If only one is on the premises, the supervisor must make a good faith effort to confirm his/her reasons for testing with another member of management by telephone prior to testing.

An accident for which there is no reasonable explanation shall establish sufficient reason for testing the employee(s) involved. An employee who is not an actuator in the accident, but only a passive participant shall not be subject to testing unless the Call Center has reasonable suspicion that the employee has otherwise violated this policy. Examples of a non-actuator party to an accident include, but are not limited to, a vehicle passenger, a passenger, driver, or pedestrian found to have no fault in an accident caused by another vehicle, or the victim of a work place accident caused by another party.

Failure to submit to a test after procedures set forth above have been followed will be sufficient reason for disciplinary action including suspension and/or termination. An employee who feels they have a legitimate complaint must still submit to the test and then file a complaint.

The Call Center shall select reputable facilities for drug or alcohol testing and such testing shall be performed at the Call Center's expense. The facility for such testing shall meet accepted standards of the industry, and must employ technologists and technicians possessing credentials commensurate with accepted norms for the industry. The employee shall be provided with the testing facilities' names, addresses and credentials if requested. The employee shall have the opportunity to review the testing procedure.

The employee, at the employee's expense, shall have the opportunity to have a reputable testing facility test the same sample submitted to the original test facility. Accepted chain of custody procedures shall be followed in such testing and the test facility shall meet accepted standards of the industry, and such facility shall employ technologists and technicians possessing credentials commensurate with accepted norms for the industry. The Call Center shall be provided with the testing facilities' names, addresses and credentials if requested. An employee may request the independent test by notifying the Call Center in writing within twenty-four hours after the day the employee is informed of the test results. The test results shall be kept confidential and shall be available only to designated employee or employer representatives or designated legal representatives.

None of the testing procedures are intended to be in violation of the law, and, if found to be invalid by a court of competent jurisdiction, they shall be eliminated or amended to comply with rulings of the competent Court(s) decision, and the remaining language of this policy shall remain in full force and effect.

7 . 2.02 Test Results

If test results indicate the presence of alcohol or legal prescription drugs at a level suggesting impairment, or illegal controlled substances at any level, the employee may be subject to suspension or termination or may be required to undergo treatment as a condition of continued employment. Treatment shall be at the employee's own expense unless otherwise provided for under either Social Security or Call Center Health insurance plan if employee is covered, and the employee may be suspended until he or she can produce a certificate from a certified treatment facility showing completion of a treatment program.

7 . 2.03 Notification

At the Call Center's discretion, other actions, such as notification to and involvement of law enforcement agencies, may be taken in regard to any employee suspected of violating this policy.

Employees must, as a condition of employment, abide by the terms of this drug and alcohol policy and report any conviction under a criminal drug or alcohol offences including convictions for violations occurring on or off Call Center's premises while conducting employers business. A report of a conviction shall be made within five (5) days after the conviction. Failure to report a conviction within the five (5) day period may result in disciplinary action, including immediate termination.

7 . 2.04 Searches

Employees have no expectation to be free from search of a locker, desk or contents of other similar department controlled spaces. A search of areas used exclusively by an employee shall be based on reasonable belief that the employee possesses alcohol, controlled substances and/or legal prescription drugs. Such a search shall be approved by the department head or his/her designee, and, if possible, notice to the employee and an opportunity to be present shall be given.

7 . 3.00 LIFE THREATENING ILLNESS AND COMMUNICABLE DISEASES

Call Center recognizes that many employees with life-threatening and other chronic illness desire to lead normal lives, which includes working as long as their health permits. Employees are encouraged to continue working as long as they are able to perform their full and complete job duties and their illness presents no threat to themselves, other employees, or the public. The Call Center further recognizes that many diseases, although infectious in nature, are not spread in the normal working environment and pose no threat to co-workers, other employees, or members of the public serviced by such employees in the workplace.

Employees with life-threatening illnesses are entitled to the same employment benefits as are other employees who have medical problems. The Call Center shall attempt to ensure within its benefit plan, that workers with life-threatening illnesses are provided with competent medical care and with information concerning counseling and other services where needed.

Medical information on individual employees is treated confidentially. Call Center shall take reasonable precautions to protect such information from inappropriate disclosure. Manager and other employees have a responsibility to respect and maintain the confidentiality of employee medical information. Anyone inappropriately disclosing such information is subject to disciplinary action, up to and including termination.

Call Center reserves the right to require an employee to undergo a medical examination by a doctor chosen by the Call Center whenever there is a question of an employee's fitness to work or where there is reason to fear that a worker's condition might pose safety or health hazard for the employees or the public.

Call Center shall make reasonable job accommodations where necessary to assist employees with a life-threatening illness, when such accommodation does not impose an undue business or economic hardship upon the Call Center.

7 . 4.00 BLOODBORNE PATHOGENS EXPOSURE CONTROL

Universal precautions shall be observed in order to prevent contact with blood or other potentially infectious materials. All blood or other potentially infectious material shall be considered infectious regardless of the perceived status of the source individual. Engineering and work practice controls shall be utilized to eliminate or minimize exposure to employees. Where occupational exposure remains after the institution of these controls, personal protective equipment is provided and shall be utilized.

In the event of exposure to potentially infectious material, employees, after removing personal protective equipment, shall wash hands and any other potentially contaminated skin area immediately or as soon as possible with soap and water. Any skin or mucous membrane exposure to blood or other potentially infectious material shall be followed by washing or flushing as soon as feasible following contact. In work areas where there is a reasonable likelihood of exposure to blood or other potentially infectious material, employees are not to eat, drink, apply cosmetics or lip balm or handle contact lenses. Equipment, which has become contaminated with blood or other potentially infectious materials, shall be decontaminated as necessary.

When an exposure incident occurs, it is to be reported to the supervisor. All employees who incur exposure incidents shall be offered post-exposure evaluation. It is recommended that an accident report form be completed when an exposure incident occurs.

7 . 5.00 FIRE AND EVACUATION

Universal precautions shall be observed and in the even of a fire, the Call Center employees must proceed to leaving the building as quick as possible. It will be the mandate of the Call Center to conduct fire drills and developing an evacuation plan which will include training for staff members so they are made aware what they will be required to remove from the Call Center so as to minimize the lost of critical data. The Call Center will have clearly marked signs to indicate all fire exits and where fire extinguishers are located. Please note that no employee shall in anyway place themselves in eminent danger to try and safeguard Call Center's property in the event of a fire.