



# NAVITITLE AGENCY

## EMPLOYEE HANDBOOK

JANUARY 2026 EDITION (AZ)

This handbook supersedes all previous editions.  
An Equal Opportunity Employer

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## *Welcome to Navi Title Agency*

We are excited to have you as part of our team. You were hired because we believe you can contribute to the achievement of our goals and to the bottom line of success and share our commitment to our vision and core values.

Navi Title Agency is committed to distinctive quality and unparalleled customer service in all aspects of our business. As part of the team, you will discover that the pursuit of excellence is truly a rewarding aspect of your career with Navi Title. As a team member, you must OWN the results of your productivity.

This employee handbook contains the key policies, goals, benefits, and expectations of Navi Title Agency; and other information you will need as part of our team.

### ***Our Mission Statement:***

Navi Title's mission is to navigate the way to homeownership while providing peace of mind for one of life's biggest investments; the place you call home.

Investing in a home is one of the most important and rewarding events in our lives, and it can be a daunting experience for many people. Our goal is to provide our customers with the support to make the experience as stress-free as possible. We eliminate the uncertainties, or at least we try to, and the unknowns that can often be associated with buying a home, we keep the focus on the purchase and create peace of mind for all our customers.

Navi Title is family.

Creating an environment that feels like family has been important to us from the very beginning. When Navi Title Agency was founded, we knew we wanted our team to feel like they were valued, heard, and part of something: a family. We invest in creating a sense of belonging, instilling trust, and providing support so that our employees feel like an extension of our own families. We are always working on new ways to improve the overall experience for our employees and our customers.

## **Ryan Banovac**

Ryan Banovac  
President

## ***PURPOSE OF THE EMPLOYEE HANDBOOK***

This handbook is provided for your use as an information guide and is a summary of most of our employment policies, practices, and benefits. It is designed to acquaint you with the Company as quickly as possible. This handbook is not a contract between the Company and the employee. Nothing in this handbook, or any other personnel document, creates or is intended to create, either express or implied, a promise or representation of continued employment for any employee.

We understand you may have a number of questions regarding your employment. This handbook contains vital information and is intended to summarize most of the Company's personnel policies, practices, procedures, and benefits as they currently exist. Please read this handbook promptly so you will understand the material covered. If you have any questions, ask your supervisor to help you. Nothing in this handbook limits the Company's right to terminate any employee at any time, with or without notice, at its sole discretion, for any reason or no reason.

This handbook cannot anticipate every situation or answer every question about employment. Navi Title reserves the right to change, add to or eliminate any of the employment policies, practices or benefits described in this handbook at any time, with or without notice, except for the policy of employment at-will, which cannot be changed except in writing signed by the employee and the President of the Company. When new policies are added or existing policies and procedures are changed, the most recent policy shall prevail.

Please note that the final page is a form you are asked to sign. It is an Acknowledgment stating that you will read, understand, and comply with its provisions. Please sign and date the Acknowledgment Form and return it to the Human Resources Coordinator. Failure to sign this Acknowledgment Form does not relieve you of your responsibilities.

This handbook supersedes any and all previous manuals or handbooks, memoranda, letters or understandings of our employment practices and benefits whether written or oral. This handbook remains the property of the Company and must be returned upon demand or at the time your employment with the Company ends.

## **CORE VALUES**

### ***Fearlessly, seek to understand***

Seek first to understand, then to be understood. Having a frame of mind and heart that empathically listens to others first before seeking to be understood in all interactions. Be brave and empowered.

### ***Own it***

We hold ourselves and each other accountable, and we treat Navi resources like our own. We say what we will do and do what we say. We gather input, take responsibility, inspire each other, love feedback, be focused, move forward.

### ***Navigate together***

We know we are stronger when we work together as a team. We value what each person at Navi brings to the table, and we strive to consistently treat each other with respect, empathy, and appreciation to serve our customers, community, and partners.

We foster an environment where everyone feels included and empowered. We welcome new ways of thinking and are always looking at how we can create equitable opportunities for our people, customers, and partners.

### ***Do the right thing***

We believe trust is earned, and we work to gain it every day. We operate with integrity at every turn, speak up even when it is difficult and do what is right even when no one is watching. Do what is right especially when it is hard, earn trust, be honest, stay loyal, be brave.

### ***Make something better today***

We are a company of bold thinkers with the courage to try things that have never been done before. We reward and recognize pioneering spirit, even if ideas and first attempts fail.

We work to deliver a seamless, convenient, and consistent customer experience, from the initial experience through to closing. We balance quality, effort, and speed, while learning from past mistakes, executing with discipline and high quality.

## **STANDARDS OF CONDUCT**

Like most organizations, Navi Title requires order and discipline to succeed and promote productivity and cooperation among employees. From time to time, rules and guidelines will be issued so expectations are clear in our relationships with one another and with our clients. Because it is impossible to anticipate every situation, the Company may amend, expand, or change its policies regarding employee conduct and duties as needed. All employees are expected to comply with these policies at all times. While it is not possible to list every form of unacceptable conduct or performance, the following are examples of behavior that may result in disciplinary action, up to and including termination.

Providing false or misleading information when applying for employment or at any time during employment.

1. Insubordination: refusal to follow instructions of management.
2. Theft or misappropriation of company property, funds, records, equipment, proprietary information, or individual property of employees.
3. Being in possession of or consuming alcoholic beverages or illegal or controlled substances or prescription drugs for which one does not have a current prescription during working hours and/or on company premises; or reporting for work under the influence of alcohol or illegal drugs or controlled substances or prescription drugs for which one does not have a current prescription.
4. Selling, offering to sell, purchasing, offering to purchase, trading, transferring, or exchanging alcohol or illegal drugs or controlled substances or prescription drugs during working hours and/or on company premises.
5. Altering or falsifying time records -- one's own or those of another employee.
6. Altering or falsifying company business records, reports, files, or documents.
7. Violation of Navi Title's Policy Against Discrimination and Harassment.
8. Any harassment of another employee which interferes with work performance.
9. Failure to report to work as scheduled.
10. Discussing confidential or proprietary information with competitors or customers, or other sources outside the company or not reporting potential conflict of interest situations, as covered in this handbook.
11. Unprofessional language or behavior, profanity, mistreatment, disrespect or discourteous treatment of customers, visitors, or other employees.
12. Possessing dangerous weapons, such as firearms, long bladed knives, etc. while on company premises.
13. Irregularities involving wires, checks, company property.
14. Obtaining supplies, materials, or other property or money from Navi Title or its employees or customers by fraudulent means or misrepresentation.

## **Dress and Grooming Standards**

Navi Title maintains a professional yet modern workplace that reflects our culture, values, and the clients we serve. Employees are expected to present themselves in a manner that is clean, appropriate, and professional while allowing for personal style and comfort.

As a client-facing organization, appearance should support credibility, approachability, and confidence. What is appropriate may vary based on role, department, location, and whether an employee is interacting with clients, partners, or the public. Employees are expected to use good judgment and dress in a way that aligns with their work environment and responsibilities.

In general, attire should be neat, well-fitting, and in good condition. Clothing that is excessively revealing, distracting, or unprofessional is not appropriate. This includes clothing with offensive language or imagery, excessively worn or torn items, or attire that may pose a safety concern.

The following items are generally not appropriate for the workplace:

- Gym or athletic wear, including leggings worn as pants, workout tops, or athletic shorts
- Beachwear, including cover-ups, or flip-flops
- Ball caps or casual hats, unless Navi branded or approved for a specific role, event, or location
- Clothing that is see-through, overly tight, excessively short, or strapless/spaghetti straps
- Pajamas, slippers, or lounge wear
- Clothing, accessories, or visible items may not display language, images, or symbols that are political in nature, harassing, discriminatory, offensive, or otherwise inconsistent with a respectful workplace.

Casual and business-casual attire is acceptable in most roles when it remains polished and appropriate. Managers may establish additional guidelines for their teams based on business needs, client expectations, or specific events. Certain days, events, or locations may require more formal attire.

The Company reserves the right to address attire or appearance that does not meet these guidelines and may ask employees to make reasonable adjustments. Failure to comply with this policy may result in corrective action.

Employees with questions about appropriate attire are encouraged to speak with their manager or Human Resources.

## **EMPLOYMENT PRACTICES**

### ***Equal Employment Opportunity***

In order to provide equal employment and advancement opportunities to all individuals, employment decisions at Navi Title will be based on merit, qualifications, and abilities. The Company does not discriminate in employment opportunities or practices on the basis of race, color, religion, sex, national origin, creed, age, disability, or any other characteristic protected by law.

We will provide reasonable accommodation for qualified individuals with known disabilities unless doing so would result in undue hardship. This policy governs all aspects of employment, including selection, job assignment, compensation, discipline, termination, and access to benefits and training.

### ***Policy Against Discrimination and Harassment***

The Company is committed to providing a work environment that is free of discrimination and harassment, to ensuring that all employees are treated fairly and equally and that there is no distinction in treatment of employees based on any other characteristic protected by federal, state, or local law.

In keeping with this commitment, we remind you that the Company maintains a strict policy prohibiting discrimination and harassment of any type. We want to provide a work environment where everyone is comfortable. It is important to both state and practice Company policy and each employee's responsibility regarding harassment. The guiding principles are common sense and sensitivity to the rights and feelings of co-employees. All employees are expected as a matter of everyday behavior to treat each other with respect, courtesy, and dignity.

Any act of discrimination or harassment witnessed or endured by any employee must be reported to their supervisor or to an executive with whom they feel comfortable discussing such an issue. If employee is not comfortable reporting the issue to his or her direct supervisor, employee can report this incident directly to Management. No employee reporting discriminatory or harassing behavior or conduct will be subject to disciplinary action for making such a report.

Upon a report of discrimination and/or harassment, supervisor shall schedule a meeting with the legal/compliance department to review their incident report, and to determine what subsequent steps are needed to either ascertain more information or to take the necessary steps to determine any disciplinary action and/or training necessary as the situation provides.

Harassment and/or discrimination of any type is inconsistent with the Company's belief in respect for the individual and the working environment and will not be tolerated. The Company will take appropriate disciplinary action against employees who engage in harassment and/or discrimination, up to and including termination of employment.

### ***Employment At-Will***

Navi Title recognizes the doctrine of employment at-will. Employment is for an indefinite period and may be terminated at any time by either the employee or the Company, with or without cause, and with or without notice.

Nothing contained in this handbook or in any other employment-related document, whether written or oral, creates or should be interpreted as creating an express or implied contract of employment for any specific duration or terms. The Company reserves the right to modify, change, or terminate policies, procedures, and terms of employment at its discretion.

Only Navi Title Officers are authorized to enter into any agreement that alters the at-will employment relationship, and any such agreement must be in writing.

## **Employment Authorization Verification**

New hires will be required to complete Section 1 of federal Form I-9 on the first day of paid employment and must present acceptable documents authorized by the U.S. Citizenship and Immigration Services proving identity and employment authorization no later than the third business day following the start of employment with Navi Title. If you are currently employed and have not complied with this requirement or if your status has changed, inform your manager/supervisor.

If you are authorized to work in this country for a limited period of time, you will be required to submit proof of renewed employment eligibility prior to expiration of that period to remain employed by the company.

## **Immigration Law Compliance**

The Company is committed to full compliance with federal immigration laws. These laws require that all individuals pass an employment verification procedure within specified time frames after they are hired. This procedure has been established by law and requires that every individual provide satisfactory evidence of his or her identity and legal authority to work in the United States no later than three business days after he or she begins employment. All new hires must go through this procedure. If at any time you cannot verify your right to work in the United States, the Company may be obliged to terminate your employment. All new hires must go through this procedure. If at any time you cannot verify your right to work in the United States, the Company may be obliged to terminate your employment.

## **Employment Classifications**

Navi Title classifies its employees as follows:

**Regular full time** -- Employees who have completed their introductory period and work 32 hours or more per week on a continuing basis. These employees are normally eligible to participate in the Company's benefit programs. Eligible employees are regularly scheduled to work less than 40 hours but work 32 hours or more per week, will receive benefits on a pro-rata basis.

**Regular part-time** -- Employees hired to work less than thirty-two hours per week on a regular basis. While these employees receive all legally mandated benefits, they are not eligible for all other Company benefit programs.

**Temporary** -- Employees engaged to work full time or part time on Navi Title's payroll with the understanding that their employment is for a specified duration of time for purposes of completion of a specific assignment. Employment beyond any initially stated period does not in any way imply a change in employment status. Temporary employees retain that status unless and until notified in writing of a change. While temporary employees receive all legally mandated benefits (such as Workers' Compensation Insurance and Social Security), they are ineligible for all other Company benefit programs. Note: Employees hired from a temporary employment agency are employees of that respective agency and are therefore not on the Company's payroll or covered under this classification.

**Non-exempt** -- Includes all employees who are covered by the overtime provisions of the federal Fair Labor Standards Act and applicable state law.

**Exempt** -- Includes all employees such as administrative, executive, professional and outside sales personnel who are exempt from overtime pay under the provisions of applicable federal and state laws. These positions are paid a salary which covers all hours worked. Exempt employees are expected to work the number of hours it takes to get the job done and they are not eligible for

overtime.

Navi Title complies with the Americans with Disabilities Act (ADA), the Pregnancy Discrimination Act, and all applicable state and local fair employment practices laws and is committed to providing equal employment opportunities to qualified individuals with disabilities, including disabilities related to pregnancy, childbirth, and related conditions. Consistent with this commitment, the Company will provide reasonable accommodation to otherwise qualified individuals where appropriate to allow the individual to perform the essential functions of the job, unless doing so would create an undue hardship on the business.

## ***Disability Accommodation***

Navi Title complies with the Americans with Disabilities Act (ADA), the Pregnancy Discrimination Act, and all applicable state and local fair employment practices laws and is committed to providing equal employment opportunities to qualified individuals with disabilities, including disabilities related to pregnancy, childbirth, and related conditions. Consistent with this commitment, the Company will provide reasonable accommodation to otherwise qualified individuals where appropriate to allow the individual to perform the essential functions of the job, unless doing so would create an undue hardship on the business.

If you require accommodation because of your disability, it is your responsibility to notify your managers/supervisors. You may be asked to include relevant information such as:

- A description of the proposed accommodation.
- The reason you need accommodation.
- How the accommodation will help you perform the essential functions of your job.

After receiving your request, the Company will engage in an interactive dialogue with you to determine the precise limitations of your disability and explore potential reasonable accommodations that could overcome those limitations. Where appropriate, we may need your permission to obtain additional information from your medical provider. All medical information received by the Company in connection with a request for accommodation will be treated as confidential.

The Company encourages you to suggest specific reasonable accommodation that you believe would allow you to perform your job. However, the Company is not required to provide the specific accommodation requested by you and may provide alternative accommodation, to the extent any reasonable accommodation can be made without imposing an undue hardship on the Company.

If leave is provided as a reasonable accommodation, such leave may run concurrently with leave under the federal Family and Medical Leave Act and/or any other leave were permitted by state and federal law.

The Company will not discriminate or retaliate against employees for requesting accommodation.

## ***Religious Accommodation***

Navi Title is dedicated to treating its employees equally and with respect and recognizes the diversity of their religious beliefs. All employees may request accommodation when their religious beliefs cause a deviation from the Company dress code or the individual's schedule, basic job duties, or other aspects of employment. The Company will consider the request but reserves the right to offer its own accommodation to the extent permitted by law. Some, but not all, of the factors that will be considered are cost, the effect that accommodation will have on current established policies, and the burden on operations — including other employees — when determining reasonable accommodation. At no time will the Company question the validity of a person's belief.

If you require religious accommodation, speak with your manager/supervisor. You must make reasonable efforts to not disrupt Company operations. You are encouraged to discuss the length and frequency of these breaks with your managers/supervisors.

The Company will not discriminate or retaliate against employees who breastfeed in the workplace in accordance with this policy.

## ***Accommodations for Nursing Mothers***

Navi Title will provide nursing mothers reasonable break time to express milk for their infant child for up to one year following the child's birth. If you are nursing, you will be provided with a space, other than a restroom, that is shielded from view and free from intrusion from coworkers and the public.

Expressed milk can be stored in the refrigerators located in the office where you are able to nurse. Sufficiently mark or label your milk to avoid confusion for other employees who may share the refrigerator. You may also bring a personal cooler for storage. Break time should, if possible, be taken concurrently with any other break time already provided. If you are nonexempt, [clock in and out/record the start and end time for]] any time taken that does not run concurrently with normally scheduled rest periods. Break time may be unpaid where permissible by applicable law.

You must make reasonable efforts to not disrupt Company operations. You are encouraged to discuss the length and frequency of these breaks with your managers/supervisors.

The Company will not discriminate or retaliate against employees who breastfeed in the workplace in accordance with this policy.

## ***WORKING TOGETHER***

Navi Title encourages the prompt and open resolution of work-related questions, concerns, or issues. An employee's supervisor is typically the first point of contact, as many situations can be resolved through an informal and open discussion. Listening to and assisting employees with work-related concerns is an important responsibility of every supervisor.

If a concern is not resolved, or if it is not appropriate to discuss the matter with a supervisor, employees may contact the Human Resources Manager or escalate the issue to the next level of management. In each instance, management and Human Resources will give thoughtful consideration to the concern and make reasonable efforts to address it.

Employees are encouraged to use this process without fear of retaliation. Navi Title strictly prohibits retaliation against any employee who raises a concern or participates in this process in good faith.

## **ATTENDANCE AND PUNCTUALITY**

To meet the needs of our clients and operate effectively, Navi Title relies on employees to be present, punctual, and prepared to perform their job duties.

Regular and reliable attendance during scheduled work hours is a condition of employment. Employees are expected to report to work on time, remain at work for their scheduled hours, and arrange personal commitments around established work schedules. In the event of an unforeseen absence or tardiness, employees must notify their direct supervisor as soon as possible. Messages left with coworkers or voicemail are not sufficient, as direct communication is necessary to ensure work responsibilities are appropriately covered.

For absences of three or more consecutive scheduled workdays, employees may be required to provide reasonable documentation, such as a healthcare provider's note. Requests for documentation will be handled consistently and in compliance with applicable federal, state, and local laws. Nothing in this policy is intended to interfere with an employee's rights under applicable leave, sick time, or disability accommodation laws.

An employee who fails to return from an approved leave of absence, or who is absent for three consecutive scheduled workdays without notifying their supervisor, will be considered to have voluntarily abandoned their position.

Unsatisfactory attendance, including excessive absences, tardiness, leaving work early without approval, or failure to follow proper notification procedures, may result in disciplinary action up to and including termination.

### ***Personnel Records***

Your personnel files will be established and maintained by Navi Title. Included in your files will be such documents as an employment application, payroll information, performance related documentation, benefits information, and emergency contact information.

Employees are to notify the Human Resources Coordinator of any changes in their name, address, telephone, marital/dependent status, beneficiary designations, or emergency contacts. Employees are entitled to review their personnel files in the presence of a designated management representative. If you wish to review your file, please notify your manager.

### ***Promotions***

Navi Title may promote from within whenever such a promotion is possible. When an opening occurs, those employees who have expressed a desire and have shown that they have the training and qualifications necessary to perform the job will be considered. Decisions to promote will be based upon qualifications, experience, job performance, attendance record, and the interest shown by the employee through his/her participation in training/education opportunities, among other factors. Management reserves the right to make all decisions regarding promotions within its sole discretion.

## ***Transfers***

At the request of an employee, or at the suggestion of the Company, employees may be allowed to transfer to other positions within the company. All transfers are at the discretion of management and are subject to the employee's qualifications and a position vacancy. Temporary transfers may be approved if circumstances are warranted. If an employee chooses to request a transfer, he/she should notify his/her direct supervisor prior to applying for the transfer.

## ***Performance Evaluations***

Supervisors and employees are encouraged to discuss job performance and objectives on an informal, ongoing basis. The purpose of these discussions is to review job responsibilities, encourage and recognize strengths, identify and address areas for improvement, and discuss approaches for meeting departmental and Company objectives.

Performance evaluations are intended to support development, feedback, and communication. They are not guarantees of pay increases, bonuses, or promotions, and compensation decisions may be made independently of the evaluation process. Any pay increases, bonuses, or promotions are solely within the discretion of the Company and are based on multiple factors in addition to performance.

## ***Terminations***

Employment with Navi Title Agency may be ended by either the employee or the Company at any time, with or without cause, consistent with applicable law. When employment ends, the Company may conduct an exit interview and will collect any Company-issued equipment, property, and keys.

The Company may terminate employment for a variety of reasons, including but not limited to restructuring, job elimination, economic conditions, lack of work, performance concerns, violation of Company policies, unacceptable conduct, or other legitimate business reasons. Final payment of wages will be issued within the timeframes required by state law.

## ***Severance Pay***

The Company does not normally provide severance pay to employees who are terminated for any reason. Severance pay should therefore not be expected. However, the Company reserves the right to make termination payments in its sole and absolute discretion. If the Company makes termination payments to one or more employees, such payments will not create an obligation of the Company to make similar termination payments to other employees.

## ***Return of Property***

Employees are responsible for the proper care, use, and safeguarding of all Company property, materials, and information issued to them or in their possession or control. Company property includes, but is not limited to, equipment, computers, mobile devices, access badges, keys, credit cards, records, documents, files, and any confidential or proprietary information, whether in physical or electronic form.

All Company property must be returned to Navi Title on or before the employee's last day of work, or immediately upon request. Employees may not remove Company property from Company premises for personal use without authorization and must return all property in good working condition, reasonable wear and tear excepted.

Failure to return Company property may result in delays in final pay to the extent permitted by law, reimbursement obligations, or other actions deemed appropriate to recover or protect Company property. Navi Title reserves the right to take all lawful action necessary to recover its property, including revoking system access and taking appropriate legal action if necessary.

This policy is not intended to conflict with or override any applicable wage and hour laws, and any recovery efforts will be conducted in compliance with federal, state, and local regulations.

## ***COMPENSATION PRACTICES***

### ***Compensation/Pay Policy***

Navi Title is committed to wage and salary practices that assure you a fair and competitive rate of pay and that strive to reward employees for their individual contributions. In addition to one's normal wages, employees may be eligible to receive bonuses based upon productivity and successful completion of goals solely at the discretion of management. However, the employee should have no expectation that such bonuses will be paid.

You should discuss any questions you may have regarding your compensation with your manager so that you will be better able to plan your financial progress. Wages are a confidential matter, and employees are encouraged to refrain from discussing such information with fellow employees.

### ***Payroll***

Pay periods are bi-weekly, with payday being every other Friday. When you receive your paycheck, it will be for the time period from the previous paycheck through the day prior to which you receive your check. Overtime wages will be paid the following pay period.

### ***Direct Deposit***

Navi Title utilizes direct deposit for all employees. You may choose any financial institution in which to deposit your funds. You are allowed to make deposits into only checking or savings accounts. Please be aware that implementing your direct deposit request may take one or more payroll periods.

### ***Payroll Deductions***

The following deductions from employees' paychecks are required by law: FICA (Social Security), Medicare, federal income tax, state income tax and state disability insurance charges as well as any garnishments. Any other deductions may require written authorization. Examples of such deductions include insurance premiums or wage assignments to creditors or the IRS.

Other deductions which you elect and authorize, such as healthcare coverage, disability Insurance, or 401(K) contributions, will be indicated on your paycheck stub.

### ***Workdays Scheduling***

For payroll and accounting purposes, the workday begins at 8:00 o'clock a.m. and ends at 5:00 o'clock p.m. Monday through Friday, except for Company recognized holidays. The normal workday for full-time employees is eight (8) hours, plus an unpaid meal period of one (60) minute meal break. Navi Title may establish other workdays or workweeks for individual employees or certain positions.

Work schedules are established by the employee's managers or immediate supervisors. Employees are expected to work all the hours and days assigned. Work schedules will be discussed with you in

advance. Employees should understand their schedule thoroughly so that they are familiar with their assigned hours and days off. Requests for changes in schedules or for days off must be made ahead of time and approved in advance by the employees' immediate supervisors.

Employees understand that the nature of the escrow/title industry necessitates accommodating our customers' needs that do not fall between 8:00am and 5:00pm Monday through Friday. It is understood that it is the employee's responsibility to both coordinate these needs with their manager and to adjust their weekly schedule to ensure that the said employee's hours do not exceed 40 per week unless approved in advance by their manager.

### ***Overtime for Non-Exempt***

The regular workweek at Navi Title is forty (40) hours. From time to time, non-exempt employees may be required to work overtime, which must be approved in advance by a supervisor or department head. Overtime pay will be provided in accordance with applicable federal and state laws.

Eligible non-exempt employees will be compensated at one and one-half (1½) times their regular hourly rate for all hours actually worked in excess of forty (40) hours in a single workweek. Paid time off, including holiday, vacation, or sick leave, does not count as hours worked for purposes of overtime calculation unless the employee is required to perform on-site work during those periods. Overtime is calculated on a workweek basis, and hours may not be averaged across workweeks to avoid overtime payment. In accordance with federal law, Navi Title does not provide compensatory time off in lieu of paying earned overtime.

### ***Timekeeping Requirements***

Non-Exempt Employees are required to check in and check out via the office time clock. If the time clock is not functioning properly, Employees are required to email HR/Accounting.

Regular (full-time forty (40) hours per week) employees: If Employee is unable or forgets to off on and turned into the Payroll Department within three (3) working days after each pay date. Regular full-time employees are set up to receive their normal salary following the date of hire and in each succeeding pay period regardless of the number of hours worked during the pay period. Any unpaid hours or adjustment to previously paid hours, i.e., overtime, additional straight time, unearned sick or vacation wages, etc., will be added or deducted from the next following paychecks on an on-going basis.

No one is allowed to alter or falsify any time records, either on one's own or someone else's time sheet. Violations of this rule may cause disciplinary action up to and including termination. Timekeeping records must reflect actual hours worked.

### ***Meals and Breaks***

All non-exempt employees are provided with one (1) 60-minute meal break during each eight (8) hour shift, and one ten (10) minute paid break for each four (4) hours of working time.

Ideally, breaks will occur near the midpoint of each four (4) hour work period, but scheduling will be done by employees' supervisors or the department heads. Without a supervisor's prior consent, break periods may not be used to extend a lunch period, work overtime, or leave early. Non-exempt employees working more than ten (10) hours in a one-day period will be provided with an additional rest period of one-half (1/2) hour. Non-exempt employees working three (3) or more hours of overtime during any work shift will have additional meal periods before/after their overtime period.

## **EMPLOYEE BENEFITS**

This section of your employee handbook provides summaries of the many benefits available to you. Please remember that the following benefits are provided for you by Navi Title as a regular, full-time employee. These benefits are a valuable, non-taxable addition to your wages. You would need to earn 30% - 40% more in gross pay to be able to provide yourself with the same quality and level of benefits. If you have any questions about any of your benefits, please talk with your manager or the Human Resources Coordinator.

Navi Title reserves the right to cancel its benefit programs entirely or to modify or eliminate items of coverage or change carriers providing any part or all the Company's benefit programs.

### ***Group Health Insurance***

Regular, full-time employees and their eligible dependents are eligible for group health insurance coverage, as per plan guidelines. A portion of the premiums for health coverage is paid by the Company. Employees may also wish to cover their eligible dependents, the cost of the dependent coverage and employee contributions to their premiums will be paid by the employee via payroll deduction.

An open enrollment is offered every year.

Your group health insurance coverage will become effective the first of month following hire date. When you enroll for coverage, you will receive plan summaries explaining the health plan more fully.

In the event your employment with Navi Title terminates, your coverage will cease on the last day of the month in which you terminate. Please note that when your employment terminates with Navi Title Agency, you will be responsible for the full payment of insurance for your spouse and/or family portion of the insurance premium for that month (should you have elected this coverage). You will receive information regarding your options to continue or convert your health insurance coverage, in accordance with COBRA regulations.

### ***Dental Insurance***

Regular, full-time employees and their eligible dependents are eligible for dental insurance coverage.

The premium is dependent on the plan selected. The cost of the premium is paid (if any) by you through payroll deductions, along with a portion being paid by Navi Title.

Your dental insurance coverage will become effective on the first day of the month following your date. When you enroll for coverage, you will receive a plan summary explaining the dental plan more fully.

In the event your employment with the Company terminates, your coverage will cease on the last day of the month in which you terminate. Please note that when your employment terminates with Navi Title Agency, you will be responsible for the full payment of insurance for your spouse and/or family portion (should you have elected this coverage) of the insurance premium for that month. At such time, you will receive information regarding your options to convert your dental insurance coverage, in accordance with COBRA regulations.

## ***Life Insurance***

Regular, full-time employees are automatically entitled to a life insurance policy in the amount of \$25,000.00. The cost of the life insurance policy is fully paid by Navi Title. Additional policies or coverage for your dependents can be purchased with 100% of the premiums paid by you through payroll deductions.

## ***Disability Insurance***

Regular, full-time employees are eligible for both short- and long-term disability insurance coverage. If you opt to elect coverage under either or both plans, the cost of the coverage is paid entirely by you, via payroll deduction.

Your disability insurance coverage will become effective on the first day of the month following hire date. When you enroll for coverage, you will receive a plan summary explaining the disability plan more fully.

## ***Worker's Compensation Insurance***

This is a Navi Title paid benefit from your first day of employment that covers occupational illness and injuries.

Navi Title provides a comprehensive Workers' Compensation Insurance program at no cost to employees. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, Workers' Compensation Insurance provides benefits after a short waiting period or, if employees are hospitalized, immediately. It is the employee's responsibility to work with the insurance carrier as it relates to any work-related injuries. The insurance carrier makes all decisions as it relates to payment for injuries and/or medical bills.

Employees who sustain work-related injuries or illnesses should inform their supervisor immediately. No matter how minor an on-the-job injury may appear, it is important that it be reported immediately. This will enable eligible employees to qualify for coverage as quickly as possible.

Neither Navi Title nor the insurance carrier will be liable for the payment of Workers' Compensation benefits for injuries that occur during employees' voluntary participation in any off duty recreational, social, or athletic activity sponsored by the Company, except as may be required by law.

## ***Continuation of Group Health Benefits***

The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) requires covered employers who sponsor group health plans to offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise cease.

Should you lose coverage due to a reduction in work hours or termination of employment, you may be eligible for "continuation coverage". Should your spouse and/or dependents lose coverage due to your death, divorce, or legal separation, you or your spouse becoming eligible for Medicare, other circumstances under the plan's provisions, your spouse and/or dependents may be eligible for "continuation coverage". Details regarding COBRA are available from the Human Resources Coordinator. Should any of the events described above occur, please notify the Human Resources Coordinator immediately so you and/or your dependents can be made aware of the options available.

## ***Vacation Benefits***

Vacation time off with pay is available to regular full-time employees. Vacation time can be utilized after 90 days of employment.

Vacation time off is paid at employees' base-pay rate at the time of vacation. It does not include overtime or any special forms of compensation such as incentives, commissions, bonuses, or shift differentials.

If business demands do not allow the employee to take vacation per the request, or if such demands require an employee to cancel a scheduled vacation, the manager will work with the employee to schedule an alternate time.

Vacation time is subject to management approval. Employees are encouraged to use paid vacation time for rest, relaxation, and personal pursuits. No payment will be made in lieu of taking vacation time.

## ***Vacation Accrual***

Vacation time is accrued on a per-pay-period basis and is available for use as it is earned, subject to Company policy. Accrual rates are based on the employee's annual vacation allotment and are calculated as follows:

- Employees who accrue **80 hours per year** earn approximately **3.08 hours per pay period**
- Employees who accrue **120 hours per year** earn approximately **4.62 hours per pay period**
- Employees who accrue **160 hours per year** earn approximately **6.15 hours per pay period**

Vacation accrual begins on the first payroll period after hire date and continues each pay period while the employee remains in an active paid status.

Vacation time may roll over from year to year; however, any rolled-over hours are part of the annual accrual cap and do not increase the maximum allowable balance.

## ***Borrowing Against PTO Balances***

At the discretion of the Company and the employee's manager, employees may be permitted to use PTO in advance of it being earned, resulting in a temporary negative PTO balance. Approval is not guaranteed and will be evaluated consistently based on business needs, employee tenure, and performance.

The maximum amount of PTO that may be borrowed is based on the employee's annual PTO accrual rate, as follows. Employees who accrue:

- **80 hours annually** may borrow up to **20 hours**
- **120 hours annually** may borrow up to **30 hours**
- **160 hours annually** may borrow up to **40 hours**

Borrowed PTO must be earned back through future accruals. If an employee separates from employment for any reason before a negative PTO balance is fully repaid, the value of the unearned PTO may be deducted from the employee's final paycheck, to the extent permitted by applicable law and with any required written authorization.

The Company reserves the right to deny, limit, or revoke approval to borrow PTO at any time and to modify this policy as business needs require.

## **Holidays**

Navi Title will grant holiday time off to all regular full-time employees on the holidays listed below:

New Year's Day (January 1)  
Martin Luther King, Jr. Day (Third Monday in January)  
Presidents' Day (Third Monday in February)  
Memorial Day (Observed last Monday in May)  
Juneteenth Day (June 19)  
Independence Day (July 4)  
Labor Day (First Monday in September)  
Veterans' Day (November 11)  
Thanksgiving Day (Fourth Thursday in November)  
The day after Thanksgiving Day (Fourth Friday in November)  
– Business Permitting if it is not the last closing day of the month.  
Christmas Day (December 25)

A recognized holiday that falls on a Saturday or Sunday will be observed on the day such holiday is observed by the Federal and/or State Government.

All regular full-time employees will be entitled to eight (8) hours of holiday pay, provided that regular 40-hour work weeks are fulfilled. Regular full-time employees working less than 40-hour work weeks will earn the prorated percentage of their portion to a full-time employee. For example, one who regularly works 32 hours, or eighty percent (80%) of forty (40) hours work on the holiday. Navi Title will grant paid holiday time off to all qualified employees immediately upon assignment to a qualified employment classification. Holiday pay for regular full-time employees will be calculated based on the employees straight-time pay rate.

## **Family and Medical Leave**

Navi Title provides eligible employees to take unpaid leave for specified family and medical reasons with continuation of group health insurance coverage under the same conditions as if the employee had not taken leave. Eligible employees are entitled to twelve workweeks of leave in a twelve month period for the birth of a child and to care for the newborn child within one year of birth; the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement; to care for the employee's spouse, child, or parent who has a serious health condition; a serious health condition that makes the employee unable to perform the essential functions of his or her job; any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or twenty-six workweeks of leave during a single twelve month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave).

## **Sick Time Benefits**

Navi Title provides sick time benefits to all regular full-time employees for periods of temporary absence due to illnesses or injuries.

Regular full-time employees will accrue sick time benefits at the rate of five (5) days per year (3.34 hours for every full month of service). Sick Time benefits are calculated based on a calendar year. Benefits are prorated for the month of start-up when that date is any day other than the first day

of that month or if employment begins after January each year.

Eligible employees working less than a 40-hour work week accrue paid sick time benefits based on their average percentage to a full-time 40-hour workweek. For example, an employee who works 32 hours per week will accrue 80% of that accrued by regular full-time employees. Sick time may be taken in units of two (2) or more hours each.

Employees are encouraged to use sick time benefits only for excused absences due to their own illness or injury, or that of the employee's child, parent, spouse, or spouse's parent, which requires the employee's absence from work. Sick time should not be used in lieu of available PTO time if scheduling future time off not related to illness or injury.

### ***Rules on Calculation***

Sick-time benefits will be calculated based on the employees' base pay rate at the time of absence, and will not include any special forms of compensation, such as incentives, commissions, bonuses, or shift differentials. As an additional condition of eligibility for sick time benefits, employees on an extended absence must apply for any other available compensation and benefits, such as Workers' Compensation or disability if eligible. Sick-time benefits will be used to supplement any payments that employees are qualified to receive from State Disability Insurance, Workers' Compensation or provided Disability Insurance programs. The combination of any such disability payments and sick time benefits will not exceed the employees' normal weekly earnings. Unused hours will not be paid at the time of termination. Unused hours at the end of each calendar year will be carried over to successive years with a maximum cap of 15 days or 120 hours.

### ***Notice of Sick Time Leave and Approval***

To be qualified for sick time benefits, employees must make sure that their supervisors are notified of their absences and the estimated duration of those absences. Notification for absence due to illness or injury should normally be given within the first one-half (1/2) hour of employees' regularly scheduled workday on which the employees are unable to attend work. It will be the responsibility of the employees to ensure that their supervisors are kept informed, on a daily basis, as to their current condition and the date they expect to return to work. Personal days or foreseeable occurrences must be approved in advance by your immediate supervisor.

If employees are absent due to illness or injury, Navi Title may require the employees to provide a physician's statement verifying the disability and its beginning and expected ending dates. Such verification is more likely in the event of frequent absences and, in any case, shall be at the employees' expense.

Sick time is a non-cash benefit. Accordingly, if employment is terminated, the cash equivalent of unused sick leave will not be paid.

### ***401(K) Savings Plan***

Navi Title offers a 401(K) savings plan to all regular full-time employees who have completed their 30 days of service and are at least twenty-one years of age. This benefit offers an avenue to build personal savings and provide retirement income. Eligible employees may save from 1% to 100% of gross pay in the plan, up to the maximum annual contribution allowed by Federal guidelines. Additionally, the Company may provide a matching contribution which is determined by the Board of Directors each year. New employees will be automatically enrolled to maximize any company matching contribution and may increase their savings as they desire.

The contributions you make into the plan will be deducted on a pre-tax basis via payroll deduction.

The money you contribute to the plan will be shown on your W-2 form for federal and state tax purposes but will decrease your total taxable income and will be subject to only Social Security and Medicare taxes.

Information regarding distribution options, account loans, withdrawals, investment options and investment elections is available in the Summary Plan Description. This booklet will be provided to you upon eligibility to participate in the plan.

### ***Jury Duty***

Navi Title encourages employees to fulfill their civic responsibility by serving jury duty when required. Regular full-time employees may request up to two (2) weeks of compensation for jury duty over any one (1) year period. Compensation for jury duty will be calculated on the employees' base-pay rate times the number of hours the employees would customarily have worked on the day or days of absence, and will not include any special forms of compensation, such as incentives, commissions, bonuses, overtime, or shift differentials.

If employees are required to serve jury duty beyond the period of paid jury duty leave, they may use any available paid vacation time off.

Employees must provide any summons to jury duty to their supervisors as soon as possible in order that the supervisors may decide to accommodate their absence. Employees are required to report for work whenever the court schedule permits.

Either Navi Title or the employees may request an excuse from jury duty if, in the Company's judgment, the employees' absence would create serious operational difficulties, although it may not be granted by the courts.

Navi Title will continue to provide health-insurance benefits and vacation; sick leave, and holiday benefits will continue to accrue during unpaid jury-duty leave to the extent required by law.

The amounts received by employees from a government agency for jury duty will not be deducted from the compensation for jury duty received by the employees from Navi Title.

### ***Bereavement Leave***

Employees who wish to take time off due to the death of an immediate family member should notify their supervisors immediately. At the discretion of supervisors, up to three (3) days of paid bereavement will be provided to regular full-time employees.

Bereavement pay will be calculated on the employees' base-pay rate times the number of hours the employees would customarily have worked on the day of absence, and will not include any special forms of compensation, such as incentives, commissions, bonuses, or shift differentials. Bereavement leave will normally be granted unless there are unusual business needs or staffing requirements. Employees may, with their supervisors' approval, use any available paid vacation leave for additional time off as necessary.

Navi Title defines "immediate family" as spouse, parent, spouse's parent, grandparents, child, or sibling.

The Company may, in its sole discretion, require appropriate verification for bereavement leave for the employee to be paid.

## **Time Off to Vote**

Navi Title encourages employees to fulfill their civic responsibility by participating in elections. Generally, employees should be able to vote either before or after their regular work schedule or vote by mail-in ballots. If employees are unable to vote in an election during their non-working hours, the Company will grant up to two (2) hours of paid time off to vote.

Employees should request time off to vote from their supervisors at least two (2) working days prior to the Election Day. Advance notice is required so that the necessary time off can be scheduled at the beginning or end of the work shift, whichever provides the least disruption to the normal work schedule.

## **Military Leave**

A military leave of absence will be granted to employees who are absent from work because of service in the United States Uniformed Services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA). Advance notice of military service is required, unless military necessity prevents such notice, or it is otherwise impossible or unreasonable. The leave will be unpaid. However, employees may use any available paid vacation time off for the absence.

Continuation of health insurance benefits is available as required by USERRA based on the length of the leave and subject to the terms, conditions, and limitations of the applicable plans for which the employees are otherwise eligible.

Benefit accruals, such as vacation, sick leave, or holiday benefits, will be suspended during the leave and will resume upon the employees' return to active employment.

Employees on military leave for up to thirty (30) days are required to return to work for the first regularly scheduled shift after the end of service, allowing reasonable travel time. Employees on longer military leave must apply for reinstatement in accordance with USERRA and all applicable state laws.

Employees returning from military leave will be placed in the position they would have attained had they remained continuously employed, or a comparable one, depending on the length of military service in accordance with USERRA. They will be treated as though they were continuously employed for the purpose of determining benefits based on length of service.

Unpaid Military Spouse Leave for up to ten days will be granted to all qualified employees when their spouse is on leave from military deployment. A qualified employee is one who works more than twenty hours a week and whose spouse is a member of the Armed Forces, National Guard or Reserves who has been deployed during a period of military conflict. You must provide notice to the Company within at least two business days of receiving official notice that your spouse will be on leave from deployment and that you wish to take leave. You must also provide the Company with written documentation certifying your spouse will be on leave from deployment.

## **Victim Leave**

An employee who has been a victim of a crime may be eligible for leave to attend court proceedings involving the perpetrator of their crime. This includes trial, preliminary, and post-trail hearing for either juvenile or adult offenses. Advance notice for victim leave is required.

Anyone requesting time off for this purpose must provide the Human Resources Coordinator with a copy of the following:

- The notice received from law enforcement or the prosecutor regarding your status as a crime victim and your rights.
- A copy of the notice of any scheduled proceeding, if applicable.

The leave will be unpaid. However, employees may use any available paid vacation time off for the absence. "Victim" is defined as a person against whom a criminal offense or delinquent act has been committed.

### **Medical Leave**

The Company may approve unpaid medical leave for employees who are temporarily unable to work due to a non-work-related medical condition, including pregnancy, subject to applicable federal and state laws. Employees are encouraged to request leave in writing as far in advance as possible and to remain in reasonable contact with their supervisor or Human Resources during the leave period.

Medical leave generally begins on the date a healthcare provider certifies the employee is unable to work and ends when the employee is released to return to work. The Company may require medical certification and, upon return, a fitness-for-duty release confirming the employee is able to perform the essential functions of the position.

Reinstatement following medical leave will depend on the type of leave taken and applicable legal requirements. Where required by law, employees will be reinstated to the same or an equivalent position. In other cases, reinstatement will depend on business needs and available positions.

Health insurance benefits during medical leave will be administered in accordance with the terms of the applicable benefit plan and governing law. Employees will be responsible for their portion of any required premiums. Employees who lose coverage may be eligible to continue coverage under COBRA. ***While on unpaid medical leave, PTO does not accrue and holidays are not paid.***

### **Statutory Benefits**

In accordance with state and federal laws, Navi Title provides mandated benefits for all employees effective at the point of hire. These benefits include the following:

- Workers' Compensation
- Unemployment Insurance
- Social Security (FICA)

## ***MISCELLANEOUS POLICIES***

### ***Housekeeping***

The orderliness and cleanliness of your office or work area is your responsibility. Offices are cleaned regularly, but your cooperation is necessary to maintain their appearance and cleanliness. Additionally, maintenance of employee non-work areas is the responsibility of us all.

### ***Conflict of Interest***

As an employee, you should avoid activities or personal business pursuits which might result in a conflict between your personal interests and your employment. In addition, you should not engage in or participate in or create any business pursuit which competes with the activities or services offered by Navi Title. If you are in doubt about whether your activity or personal business pursuit conflicts with your employment or competes with Navi Title, please discuss it with your manager or an officer of the Company.

Additionally, no employee or member of the "immediate family" shall accept or solicit any gift, service special accommodation, or other favors from any current or potential customers with whom Navi Title does business, if it might be inferred that such action could affect the employee's business decisions. This policy does not preclude normal, ethical business practices such as business luncheons, token gifts, advertising items or other gifts of a nominal nature.

An actual or potential conflict of interest occurs when an employee is able to influence a decision that may result in a personal gain for that employee or for a relative as a result of Navi Title's business dealings. For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.

In summation, no employee shall engage in conduct which is disloyal, disruptive, competitive, or damaging to Navi Title.

### ***Arbitration***

Navi Title Agency utilizes binding arbitration as the primary method for resolving most employment-related disputes. Covered claims include, but are not limited to, disputes arising out of or related to employment or the termination of employment, such as claims involving wages, discrimination, harassment, retaliation, or wrongful termination. Arbitration will be conducted on an individual basis before a neutral arbitrator under the applicable rules of a recognized arbitration provider. This policy does not apply to claims for unemployment benefits, workers' compensation benefits, or claims that must be addressed by a government agency.

Arbitration will generally be initiated by submitting a request through the designated arbitration provider. Both the Company and the employee will have the opportunity to participate in the selection of a neutral arbitrator. The arbitration will take place in the state where the employee last worked for the Company, and the arbitrator will have the authority to issue a final and binding decision consistent with applicable law. The Company will pay the costs unique to arbitration, and each party will otherwise be responsible for its own legal fees, unless required or permitted by law.

## ***Workplace Privacy and Right to Inspect***

Navi Title property, including but not limited to lockers, phones, computers, tablets, desks, workplace areas, vehicles, or machinery, remains under the control of the Company and is subject to inspection at any time, without notice to any employees, and without their presence.

You should have no expectation of privacy in any of these areas. We assume no responsibility for the loss of, or damage to, your property maintained on Company premises including that kept in lockers and desks.

## ***Solicitation***

To ensure a productive and harmonious work environment, persons employed by Navi Title may not solicit or distribute literature in the workplace at any time for any purpose.

Navi Title recognizes that employees may have interests in events and organizations outside the workplace. However, employees may not solicit or distribute literature concerning these activities during working time. (Working time does not include lunch periods, work breaks, or any other periods in which employees are not on duty.)

In addition, the posting of written solicitations on company bulletin boards is prohibited.

## ***Talking to the Press or Media***

If you are approached by the press or media for information about Navi Title, refer them to the officers listed in this handbook.

## ***Telephone Use - social media & cell phone policy***

The telephone is vital in the conduct of our business. Only necessary incoming personal calls can be accepted. We ask that these calls be completed as quickly as possible. Please ask relatives and friends not to call during working hours except for important messages, thus leaving telephone lines and operators free for business calls. If a long-distance personal call has to be made, use your own personal telephone credit card or call collect. Unauthorized long-distance calling will result in disciplinary action, up to and including termination of employment.

Occasionally, sales solicitors will call on the phone to try to sell you goods or services; these calls should always be directed to the Office Manager at the Main Office. Do not give out any information regarding our company's equipment, business practices, service providers, etc. over the phone.

## ***Confidential Information***

Dissemination or disclosure by any employee of Navi Title's proprietary operations or procedures, including financial status, proposed transactions, pricing, customer data, marketing/sales techniques, or similar subjects is strictly prohibited. Such confidential information includes, but is not limited to, the following examples:

- Compensation data, including stock options
- Computer processes
- Computer programs and codes
- Customer lists
- Customer preferences
- Financial information

- Marketing Strategies
- Pending projects and proposals
- Research and development
- Company strategies / technological data
- Technological prototypes

Additionally, any employee who handles confidential information is responsible for its security, both internally and externally. Likewise, any information gained by an employee regarding the activities or operations of the Company's customers is to be strictly confidential.

### ***Use of the Internet and Electronic Mail***

Access to the Internet through Navi Title's equipment and Internet connections are provided, upon approval of a supervisor, to those employees with a legitimate business need for such access. Internet access is a privilege that can be revoked at any time, and no expectation of privacy should be assumed by the employee's usage of such systems.

### ***Information Integrity***

There is no quality control process on the Internet. Information found there might be outdated, inaccurate, or even deliberately misleading. Thus, all information obtained from the Internet should be considered suspect until confirmed by separate reliable sources.

### ***Use***

Access to the Internet through the use of Navi Title's facilities is provided for bona fide Company business purposes. Employees may make minimal non-business use of the Company's Internet connections.

Employees must not use Navi Title's computer and network resources to send threatening, libelous, defamatory, harassing, or other similar messages. Employees must also not use the Company's computer and network resources to access chat rooms, discussion groups, electronic bulletin boards, or sites considered offensive. Examples of offensive and/or otherwise prohibited sites include, but are not limited to sites:

- Which contain sexually explicit or pornographic material.
- Which advocate the use of violence against any group ("hate groups")
- Which are used to find other employment, support outside employment, or personal purchasing and entertainment sites (Amway, Avon, CareerBuilder, or other employment opportunities, etc.)
- Devoted to hacking, virus creation, creation of bombs or weapons of destruction, and other such sites devoted to civil strife/discord, equipment damage, etc.
- Which violates local, state, or federal statutes.

Navi Title reserves the right to monitor the business and non-business use of its Internet connections, and employees should have no expectation of privacy regarding such use. Internet access is a privilege that may be withdrawn at any time, at Navi Title's sole discretion, for violations of Company policies or conduct unrepresentative of the Company. Visits to prohibited sites, excessive non-business use, or other policy violations may result in loss of Internet privileges and additional disciplinary action, up to and including termination of employment.

## **Weapon Policy**

While we understand that personnel may have license(s) to carry firearms or other weapons, weapons are not permitted on Navi Title premises. Due to the nature of our business and the sensitivity of dealing with the public, any weapon or firearm will not be permitted for any reason on the premises. Any violation of this policy could subject said employee to disciplinary action including termination.

## **ELECTRONIC MAIL POLICY**

Use of Navi Title's electronic mail system is a privilege that can be revoked at any time, with or without cause. Navi Title encourages the business use of electronic mail to enhance productivity. Electronic mail systems, and all messages generated on or handled by electronic mail systems, including back-up copies, are the property of the Company.

### **Authorized Usage**

Navi Title electronic mail systems generally must be used only for business activities. Occasional personal use is permissible so long as it does not:

- Consume more than a minimal amount of resources
- Interfere with worker productivity
- Preempt any business activity
- Which violate local, state, or federal statutes.
- Violates the law
- Violate a Company policy

Unless endorsed by Navi Title, employees are forbidden from using the Company's electronic mail systems for personal business activities or amusement/entertainment purposes. The distribution of "chain letters" is explicitly forbidden.

Background designs and electronic stationary files are discouraged. All electronic mail messages should use a plain, unadorned background with borders.

### **Confidential Information**

Because electronic mail is not a secure means of communications, employees should not use e-mail to send or receive information considered "confidential", "sensitive", "proprietary", or "trade secrets".

### **Harassing or Offensive Materials**

Employees must not use profanity, obscenities, or derogatory remarks in electronic mail messages discussing employees, customers, competitors, or others. Sexual, ethnic, and racial harassment – including unwanted telephone calls, electronic mail, and internal mail – is strictly prohibited and is cause for disciplinary action, up to and including termination. Employees are encouraged to respond directly to the originator of offensive electronic mail messages, telephone calls, and/or other communication directing that such electronic mail not be sent to the recipient. If the originator does not promptly stop sending offensive messages, employees should report the communications to their manager, the Human Resources Coordinator, and the Information Technology Manager (or his/her designee).

## **Regular Message Monitoring**

It is the policy of Navi Title to regularly monitor the content of electronic communications. Thus, employees should have no expectation of privacy in electronic communications. Employees should be aware that electronic communications could, depending on the technology, be forwarded, intercepted, printed, or stored by others and are archived and subject to review by persons other than the sender and recipient. Review of electronic communications may include, but is not limited to, review by a supervisor, the Company's agents, legal representatives, and advisors to determine whether an employee has breached security, violated Company policies, or taken other unauthorized actions. Navi Title may also disclose electronic communications to law enforcement officials in accordance with an order of a court or governmental agency of competent jurisdiction or as necessary in order to pursue the Company's rights (legal and otherwise) or protect the Company, its employees, customers or property without prior notice to employees who have sent or received an electronic message. Navi Title retains the right to remove from its information systems any material it views as offensive or illegal.

## **Violations**

Employees using Navi Title's electronic mail system, whether for business or non-business purposes, should remember that such use is a privilege that can be withdrawn at any time, in the complete and sole discretion of Navi Title, for violations of the Company's policies or conduct unrepresentative of the Company. Such violations of Navi Title policy or unrepresentative conduct may also result in additional disciplinary action, up to and including termination of employment.

Possible disciplinary actions for unacceptable conduct and performance include, but are not limited to, oral warning, written warning, suspension, or termination depending upon the seriousness and/or frequency of the behavior in the judgment of management. Although one or more of these steps may be taken in connection with a particular employee, no formal order or system is necessary. Employment is at the mutual consent of the employee and the Company and may be terminated in accordance with the employment at-will policy.

# REMOTE WORK

At Navi Title, we understand the importance of flexibility in the modern workplace. Working from home (WFH) can provide employees with a more balanced work life environment. Increase productivity and reduce commuting time. This section outlines the guidelines, expectations and best practices for working from home. Should your position qualify as WFH, you will receive a detailed policy document to review with your manager.

## **Eligibility & Scope**

A remote work environment is defined as an approved home office location where an employee performs job duties instead of working from a physical Navi Title Agency office. Not all roles are suitable for working from home. Eligibility will be determined based on the nature of the job, performance and the approval of your supervisor. Employees interested in a WFH arrangement should discuss this with their manager.

## **Equipment and Technology**

Employees approved for WFH must ensure they have the necessary equipment and technology to perform their job duties effectively. This includes:

- A reliable computer or laptop
- High-speed internet connection
- Access to company software or tools
- A secure, quiet, and ergonomically sound workplace.

## **Security and Confidentiality**

Maintaining the security and confidentiality of company data is paramount. Employees must:

- Use company-approved VPNs for accessing company networks
- Ensure all devices are updated with the latest security patches
- Follow company guidelines for data protection and privacy
- Report any security breaches immediately

## **Communication**

Effective communication is crucial for remote work. Employees are expected to:

- Be available during core business hours as agreed with their manager
- Regularly check and respond to emails and messages.
- Participate in scheduled meetings via video conferencing tools
- Provide regular updates on their work progress

## **Health and Well-Being**

Navi Title encourages employees to prioritize their health and well-being while working from home.

This includes:

- Taking regular breaks to avoid burnout
- Setting boundaries between work and personal time
- Staying connected with colleagues to prevent isolation
- Utilizing company resources for mental health support if needed

## **Expectations**

Employees working from home are expected to maintain the same level of productivity as in the office. Key performance indicators (KPIs) and deliverables should be met. Managers will provide regular feedback and conduct performance reviews to ensure that goals are being achieved.

- Work Hours: 8:00 AM – 5:00 PM Arizona time, Monday–Friday, unless approved otherwise. Employees in other time zones must align with Arizona hours.
- Work Environment: Must be professional, free of distractions, private for calls, and have reliable internet.
- Availability: Be responsive via Teams, email, and phone during business hours. Notify manager if offline.
- Use of Remote Work: Not a substitute for PTO and not allowed from unapproved locations (e.g., vacation, hotels).
- The company may change or revoke remote status at any time.

## **Expenses**

The company may reimburse expenses incurred as a result of working from home, such as office supplies. Employees must have receipts and submit according to the company's reimbursement policy.

## **Termination of WFH Arrangements**

The company reserves the right to terminate a WFH arrangement at any time based on business needs or if the employee is not meeting performance expectations. Employees will be given reasonable notice if such a decision is made.

## **Conclusion**

Working from home can be a mutually beneficial arrangement when approached with clear expectations and open communication. Navi Title is committed to supporting our employees in creating a productive and balanced work environment, whether in the office or at home.

## ***CONFLICT WITH STATUTES***

If any provision in this Handbook conflicts with any federal, state, or local law, such provision, to the extent that it is in conflict, is automatically amended to conform to existing law.

## ***A FINAL NOTE***

The information contained in this employee handbook is presented for the benefit of all present and future employees of Navi Title. The intent is to supply as much information as possible concerning company practices, benefits, and rules of conduct.

## **ACKNOWLEDGMENT**

I have received and had an opportunity to read a copy of Navi Title's employee handbook. I acknowledge that it is my responsibility to ask questions about anything that I do not understand regarding the information presented in Navi Title's employee handbook. If I have not asked any questions, it is because I understand the contents of this employee handbook. This handbook supersedes all prior agreements, understandings and representations concerning my employment with the Company.

***I UNDERSTAND THAT THE CONTENTS OF THIS EMPLOYEE HANDBOOK ARE PRESENTED TO ME FOR GUIDANCE AND INFORMATION ONLY, AND DO NOT CONSTITUTE AN EXPRESS OR IMPLIED EMPLOYMENT CONTRACT. I UNDERSTAND THAT THE BENEFITS AND POLICIES CONVEYED ARE NOT INTENDED TO CONFER ANY RIGHTS OR PRIVILEGES OR TO ENTITLE ME TO REMAIN EMPLOYED BY TSA. I UNDERSTAND THAT AS AN EMPLOYEE AT WILL, I AM FREE TO RESIGN AT ANY TIME, JUST AS Navi Title IS FREE TO TERMINATE MY EMPLOYMENT AT ANY TIME.***

I understand that it is my responsibility to abide by all of Navi Title's policies set forth in this employee handbook. I further understand that the procedures, working conditions, benefits, and policies described in this employee handbook are subject to change at any time by Navi Title. I also understand that the contents of this Handbook are not all-inclusive and agree to use good judgment. Any questionable situations should be brought to my supervisor's attention prior to my acting upon them.

I have received my personal copy of the employee handbook and I have been provided with an opportunity to read it and ask questions regarding its contents.

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Name (Please Print)

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SIGNATURE

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Date

After you have read and signed this page, please make a copy for yourself, and send this original to the Human Resources Manager.

Received:

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Human Resources Manager

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Date

January 2026 Edition