



Employee Handbook

*Making a difference in people's lives by
reducing the impact of flooding.*

*These are our Core Values that TAURUS lives
by*

Results count. Your job isn't done until the job is done.
We operate with Integrity. Regardless of the circumstance.
We don't like noise. It gets in the way of progress.
We're on offense. All the time.
Opportunity. We create it while others wait for it.
Be respectful. Relationships matter.
Be kind. It'll take you places.
Be courageous. Stand up for what you believe.

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INTRODUCTORY NOTE

On behalf of your colleagues, we welcome you to our family of employees. You are the most important asset we have. We are happy that you have decided to join our team!

Every employee plays a critical role to ensure we achieve our Mission to make a difference in people's lives by reducing the impact of flooding. We are committed to delivering the best customer experience in every interaction to ensure customers get the coverage they need and support their recovery fast when they need help the most.

TAURUS was founded in Chicago to serve the newly created Write Your Own program offering Government backed insurance for the nation to protect from flooding. For over 35 years we've been committed to delivering the best in flood solutions. We believe that each employee contributes directly to TAURUS's growth and success. We hope you will take pride in being a member of this amazing team.

In the pages that follow, you will find helpful information that has been developed to describe some of the benefits available to eligible employees, as well as an outline of current policies and expectations of our employees. Employees should familiarize themselves with the contents of this Employee Handbook as soon as possible, for it will answer many questions about employment with TAURUS.

These policies and procedures are designed as a guideline to acquaint you with TAURUS and provide you with information about current employment practices, rules, policies and benefits affecting your employment. Whether you are a new employee or have been a member of the TAURUS team, you should read, understand, and comply with all provisions of this document. This document is not an exhaustive list of every workplace law, rule, policy or benefit, but rather a guide for employees on commonly raised questions. If you have any questions about benefits or policies and procedures, please email peopleteam@nationalfloodservices.com.

We hope that your experience here will be challenging, enjoyable and rewarding. Again, welcome!

EQUAL EMPLOYMENT OPPORTUNITY

TAURUS is committed to fostering, cultivating and preserving a culture of diversity, equity and inclusion.

Our employees are the most valuable asset we have. The collective sum of the individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities, and talent that our employees invest in their work represents a significant part of not only our culture, but our reputation and company's achievement as well. We embrace and encourage our employees' differences in age, color, disability, ethnicity, family or marital status, pregnancy, gender identity or expression, language, national origin, physical and mental ability, race, religion, sexual orientation, socio-economic status, veteran status, and other characteristics and categories protected by applicable laws that make our employees unique.

This policy applies to all aspects of employment including recruiting, hiring, rates of pay and other compensation, benefits, promotions, transfers, demotions, terminations, reductions in force, disciplinary and all other terms, conditions, or privileges of employment.

GENERAL EMPLOYMENT INFORMATION

MONTANA EMPLOYEES ONLY

The first twelve (12 months) of your employment with TAURUS will be a probationary period during which you will be an employee at-will, meaning that you or TAURUS may end the employment relationship at any time for any reason with or without cause and with or without notice.

ALL OTHER EMPLOYEES

Except as otherwise explicitly set forth herein or as otherwise required by applicable law, all TAURUS employees are "at-will" employees, meaning that either you or TAURUS may end the employment relationship at any time for any reason with or without cause and with or without notice.

EMPLOYEE CLASSIFICATIONS

TAURUS employs staff under the following classifications:

- Regular Full-time Employees – those who are regularly scheduled to work a minimum of forty (40) hours each week. Regular full-time employees are eligible for all TAURUS benefits.
- Regular Full-time Employees (Reduced Schedule) – those who are regularly scheduled to work a minimum of thirty (30) hours each week, but less than forty (40) hours. These employees are eligible for all TAURUS benefits; however, Paid Time Off (PTO) is accrued on a pro-rata basis.
- Regular Part-time Employees – those who are regularly scheduled to work less than thirty (30) hours each week. Regular part-time employees may be eligible for certain benefits on a pro-rata basis, as outlined in this handbook.

- Temporary Employees – those working in jobs of limited duration because of periods of heavy workloads, unusual circumstances, special skills sets required, etc. Temporary employees are generally not eligible to receive any bonus compensation or benefits provided by TAURUS. However, if a temporary employee is regularly scheduled to work at least thirty (30) hours each week, they will be eligible for medical benefits.
- Interns – those working in jobs of limited duration to gain hands-on experience, sometimes, but not always, while still in school. Interns are generally not eligible to receive any bonus compensation or benefits provided by TAURUS.

Note: All TAURUS employees will receive benefits required by state law. From time-to-time, the Company will use the services of agencies, staffing companies, and independent contractors (and/or their employees) for specific projects. These individuals are not classified as TAURUS employees and are not eligible for any TAURUS benefits programs.

EXEMPT AND NON-EXEMPT EMPLOYEE CLASSIFICATIONS

All positions are classified as either exempt or non-exempt status, depending upon the nature of the job duties and responsibilities.

- Exempt positions are those that meet certain criteria and/or guidelines established by the Fair Labor Standards Act (FLSA) and applicable state laws. Compensation of employees working in exempt positions is calculated and paid on a salaried basis and are not eligible for overtime pay (generally defined as pay for hours worked in excess of 40/week).
- Non-exempt positions are all other positions not classified as exempt. Compensation of employees working in these positions may be calculated on an hourly or salaried basis. Non-exempt employees are eligible for overtime pay at a rate of 1 ½ times the non-exempt employee’s hourly rate.
- Non-exempt California employees are eligible for:
 - One and one-half times their regular rate of pay for all hours worked in excess of 8 per workday, up to 12, or in excess of 40 in a workweek.
 - One and one-half times their regular rate of pay for the first 8 hours on the seventh consecutive day of work in a workweek; and
 - Double the regular rate of pay for all hours worked in excess of 12 in a workday and after 8 hours on the seventh consecutive day of work in a workweek.

Time off, whether paid (e.g., PTO, holiday, etc.) or unpaid, is not considered as time worked for purposes of computing overtime pay.

A temporary employee in a non-exempt position is paid by the hour, while a temporary employee in an exempt position is paid according to the terms of hire for that individual. Temporary employees paid on an hourly basis are entitled to receive overtime wages at 1 ½ times their regular hourly rate.

DISCLAIMERS

This Employee Handbook is not a contract of employment.

- TAURUS reserves the right to amend or discontinue the policies, programs, and guidelines and benefits described in the Employee Handbook at any time. Employees are responsible for reviewing and understanding its contents and familiarizing themselves with any revisions or updates once communicated.
- If any terms of the Employee Handbook conflict with any applicable federal, state, local or international laws, the laws will prevail.
- If the terms of the Employee Handbook conflict with benefit plan provisions, the benefit plan provisions will prevail.
- An employee's failure to comply with any policy of the Employee Handbook may result in disciplinary action up to and including termination of employment.
- This Employee Handbook and the policies and procedures contained herein supersede any and all previous versions. Where prior oral or written representations, or statements from TAURUS or any prior employer regarding the terms and conditions of your employment at the Company contradict the policies and procedures contained herein, the Employee Handbook will control.

CHAPTER 1: TOTAL REWARDS

At TAURUS, we work hard. In order to give our best and live a well-balanced life, we believe that we all need to take time off for rest, relaxation and rejuvenation.

We also believe you should take responsibility for managing your own time. We want you to collaborate and openly communicate with your department and support one another's workloads.

Please note the following with regard to Paid Time Off, Personal Time, and Unpaid Time Off policies (collectively, "Company Time Off Policies"):

- Time off is approved on a first-come, first-served basis and is dependent on business needs. Having several teammates out during the same week can be difficult if there is a known critical client event or deliverable on which a vacationing teammate plays a key role. Therefore, Managers will typically approve requests according to business needs and in the order in which the requests are received.
- Time off lasting more than one consecutive work week should be pre-approved by your Manager at least one month in advance and before you finalize your plans. Planning time off in advance helps your team prepare for your absence. TAURUS encourages you to

schedule for times that won't cause significant disruption to client services or team operations.

- The following is a summary of time off benefits available to full-time employees and part-time employees:

Time off Policy	Full-Time	Part-Time
Paid Time Off	X	X
Personal Time	X	X
Unpaid Time Off	X	

PAID TIME OFF (PTO)

Overview

TAURUS PTO Bank consolidates multiple types of leave such as paid vacation and sick leave into a single plan. This provides more flexibility for our employees to use leave at their discretion and eliminates whether the leave request is eligible. Both regular full-time and regular part-time employees (scheduled hours of 20 or more per week) are eligible for PTO. PTO is paid at the employee's regular rate.

PTO Usage

PTO can be taken in 15-minute increments for non-exempt, hourly employees and in 4-hour increments for exempt employees. Exempt employees who take less than 4 hours off will be expected to flex their schedule as necessary and in coordination with their Supervisor.

PTO Approval

All PTO must be pre-approved with the appropriate Manager or Supervisor and documented appropriately in Paylocity; however, in the event of an unexpected absence, it is the employee's responsibility to enter any missed requests into the system as soon as possible.

Every effort will be made to accommodate an employee's request to use PTO; however, all requests for PTO may be approved or denied by the appropriate Manager or Supervisor based on the business needs of the Company.

PTO Payout

If an employee leaves the Company, he or she will be paid for any accrued but unused PTO through the employee's last working day. Upon termination of employment, if an employee has a negative PTO balance (e.g., the employee was advanced PTO and used it, but has not yet accrued what was advanced), the employee will be required at the time of termination to reimburse PTO advance or any other amounts due to TAURUS from the employee's final paycheck to the extent permitted by applicable law.

PTO Accrual Rates

Employees accrue PTO starting on the first day of employment on a pro-rata basis, and on a pay period basis throughout the calendar year. In the pay period following an employee's 5th anniversary with the Company, the employee will begin to accrue PTO at the new rate.

Full-time employees are permitted to use up to 5 days (40 hours) of negative PTO. However, as with regular PTO, all negative PTO/requests for PTO advancement must first be pre-approved with the appropriate Manager or Supervisor. With the exception of Parental Leave, PTO does not accrue during a leave of absence.

PTO Accrual and Carryover Cap

For employees outside of California, Colorado, or Montana

At the end of each calendar year, a maximum of 5 days (40 hours) of accrued and unused PTO can be carried over into the following calendar year. Any PTO balance over 5 days (40 hours) will be forfeited, however (i.e., "use it or lose it").

- For employees in California, Colorado, or Montana: At the end of each calendar year, accrued and unused PTO will be carried over to the following calendar year; however, there is a "cap" on the amount of PTO an employee may earn. The "cap" is equal to 1.5 times the employee's calendar year benefit (in days). Once an employee reaches the "cap", the employee will not accrue any additional PTO until he or she uses enough PTO to fall below the "cap". Employees are encouraged to timely take their available PTO each year to avoid reaching the "cap". Employees who give notice of resignation may not use PTO during such notice period.

Note: Full-time employees in California, Colorado, or Montana who currently have over 240 hours will keep their balances, but will not accrue until they get below the 240 cap.

PTO Accrual Rates and Caps

The per pay period and annual accrual rates, as well as annual accrual caps, based on tenure at TAURUS, are as follows:

Full-time employees (based on 8-hour days):

Tenure (Years of Service)	Hours Accrued Per Pay Period	Days Accrued per Calendar Year	Carryover Limit (Days)	Accrual Cap in CA, CO & MT (Days)
0-5 years of service	4.62	15	5	22.5
5+ years of service	6.17	20	5	30
25+ years of service	7.69	25	5	37.5

Note: California, Colorado, and Montana-based employees have caps on their PTO accruals, discussed in the Accrual Cap section.

Part-time employees (based on 8-hour days):

Scheduled Hours	Tenure (Years of Service)	Hours Accrued Per Pay Period	Days Accrued Per Calendar Year	Carryover Limit (Days)	Accrual Cap in CA, CO & MT (Days)
12<30 Hours Worked	0-5 years of service	2.31	7.5	5	11.25
	5+ years of service	3.08	10	5	15
30-39 Hours Worked	0-5 years of service	3.47	11.25	5	16.875
	5+ years of service	4.62	15	5	22.5
	25+ years of service	5.77	25	5	28.13

UNPAID TIME OFF FOR FULL-TIME EMPLOYEES

Full-time employees who use more than 5 days (40 hours) of negative PTO, as approved by the appropriate Manager or Supervisor, may take unpaid time off until their PTO balance accrues to negative 40 hours or less.

Full-time employees that are not eligible for or employees that have exhausted Family Medical Leave Act (FMLA) and Paid Sick Leave can use up to five (5) unpaid time off days per year. Requests for unpaid time off must be submitted two weeks prior (if possible) to the date requested. Please contact peopleteam@nationalfloodservices.com

All time off is subject to Manager approval and not guaranteed.

PERSONAL TIME

Overview

Both regular full-time and regular part-time employees (scheduled hours of 20 or more per week) are eligible for personal time. Personal Time is paid at the employee's regular rate.

Personal Time Usage

Personal Time can be taken in 1-hour increments.

Personal Time Approval

All Personal Time must be pre-approved with the appropriate Manager or Supervisor and documented appropriately in Paylocity; however, in the event of an unexpected absence, it is the employee's responsibility to enter any missed requests into the system as soon as possible.

Every effort will be made to accommodate an employee's request to use Personal Time; however, all requests for Personal Time may be approved or denied by the appropriate Manager or Supervisor based on the business needs of the Company.

Personal Time Payout

Unused Personal Time will not be paid out upon termination of employment, except employees in California will be paid out for any unused Personal Time hours upon termination of employment. Employees who give notice of resignation may not use Personal Time during such notice period, and any unused days will be forfeited.

Personal Time Grants

Full-time employees who are employed on January 1st of any calendar year will be granted on that day 6 days (48hours) of Personal Time to use for the remainder of the calendar year. Employees are not permitted to go negative in Personal Time.

A full-time employee who is hired post-July 1 of a calendar year will be granted 3 days (20 hours) of Personal Time to use for the remainder of the calendar year.

Eligible part-time employees are granted 3 days (24hours) of Personal Time on January 1st or at time of hire.

No Personal Time Rollover

At the end of each calendar year, unused Personal Time will not carry over to the following calendar year, and thus will be forfeited at the end of the calendar year (i.e., “use it or lose it”). We recommend that you exhaust your Personal Time before using PTO.

COMPANY PAID HOLIDAYS

TAURUS recognizes eleven Paid Holidays each year for full-time employees.

TAURUS Paid Holidays	
New Year’s Day	January 1st
Martin Luther King, Jr. Day	January
President’s Day	February
Memorial Day	May
Juneteenth	June
Independence Day	July 4th
Labor Day	September
Thanksgiving Day	November
Day after Thanksgiving	November
Christmas Eve	December 24 th
Christmas Day	December 25th

Employees who are required to work on company-designated holidays will work with their Supervisor to identify a replacement day off to compensate the employee working the holiday. All replacement days should be taken within 30 days before or after the holiday. Replacement days will not be carried over or cashed out.

An employee who has an unexcused absence before or after a Paid Holiday, or who otherwise violates the Time & Attendance Policy, may be ineligible for payment of the Paid Holiday.

TIME OFF FOR VOTING

TAURUS encourages its employees to exercise their voting rights. To the extent an employee has insufficient time outside of working hours to vote, the employee will be granted up to two hours of paid leave to vote (unless a longer time is required by applicable law). Employees who will require such leave are asked to request leave prior to the day of election.

FAMILY AND MEDICAL LEAVE POLICY

TAURUS will fully comply with the Family and Medical Leave Act of 1993 (as amended, the "FMLA") and applicable state family and medical leave laws. The FMLA allows eligible employees to take up to 12 work weeks of unpaid leave per rolling 12-month period for specified family and medical reasons, and up to a total of 26 workweeks of unpaid leave to care for a covered military service member.

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to the Company's requests for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

The following is a summary of FMLA and procedures relating to FMLA leave. For a detailed description of your rights and responsibilities under FMLA, [please click here](#) or email peopleteam@nationalfloodservices.com. This policy is not a contract of employment, is not intended to confer any contractual rights or other legal rights beyond those provided by the FMLA and does not alter the "at-will" status of any employee, if applicable. Where individual state law differs from this policy or federal law, we will comply with the applicable state law.

Eligibility

FMLA leave is available only to certain eligible employees. To be an “eligible employee” under the FMLA, you must:

- 1) Have been employed by TAURUS for a total of at least 12 months;
- 2) Have worked at least 1,250 hours for TAURUS during the twelve months before the date on which your leave is to begin;

Reasons for FMLA Leave

If you are an eligible employee, you may take leave under the FMLA for the following reasons:

- For a serious health condition that makes you unable to perform the essential functions of your job;
- For the birth of your child, and to care for your newborn child;
- For the placement with you of a child for adoption or foster care;
- To care for your spouse, child (who is under 18 years of age or incapable of self-care due to a physical or mental disability), or parent (not a parent-in-law), who has a serious health condition;
- To address “qualifying exigencies” that arise because your spouse, son, daughter, or parent is a member of the Armed Forces who is on or has been notified of an impending covered active duty deployment to a foreign country; or
- To care for a spouse, son, daughter, parent, or next of kin who is a “covered service member,” while the covered service member is undergoing medical treatment, recuperation, or therapy; is in outpatient status; or is on the temporary disability retired list.
- Any other qualifying reason under applicable state law.

Amount of Leave

Generally, eligible employees are entitled to take up to 12 weeks of leave in a single 12-month period for the reasons specified above.

For the purposes of this policy, the Company will use a “rolling” 12-month period measured backward from the date an employee uses any FMLA leave. Available leave is determined by subtracting the number of weeks of FMLA leave taken during this 12-month “look back” period from the 12-week total allowed.

Any leave taken for the birth or care of a child or the placement of a child for adoption or foster care must be completed within one year after the date of birth or placement.

If both you and your spouse are employed by the Company and eligible for FMLA leave, you will be permitted to take only a combined total of 12 weeks of leave during a 12-month period for the birth and care of a child, the placement of a child for adoption or foster care, or to care for a parent (not a parent-in-law) with a serious health condition. However, each spouse will be entitled to take the full 12 weeks of leave because of a child's, spouse's, or their own serious health condition.

Eligible employees are also entitled to up to 26 workweeks of leave in a single 12-month period to care for a spouse, son, daughter, parent, or next of kin who is a "covered service member." During this period, the employee is entitled to a combined total of 26 workweeks of leave for any FMLA-qualifying reason, no more than 12 weeks of which may be for reasons other than to care for a covered service member. If both you and your spouse are employed by the Company and are eligible for FMLA leave, you will be permitted to take only a combined total of 26 workweeks of leave during the single 12-month period for this reason. Check your state regulations for more information about the laws in your state of residence.

How to Request FMLA Leave

If you need to take time off for reasons that you believe qualify for FMLA leave, please notify your Supervisor and contact peopleteam@nationalfloodservices.com within 30 days prior or as soon as practical to the start of your leave request.

Whenever possible, employees are expected to attempt to schedule medical treatments so as not to unduly disrupt the Company's business.

Intermittent and Reduced Schedule Leave

When taking FMLA leave for your own serious health condition, to care for a family member with a serious health condition, or to care for a covered service member, you may take FMLA leave on an intermittent or reduced schedule basis, if the required health care provider's certification indicates that this is medically necessary. When necessary, qualifying emergency leave may also be taken intermittently or on a reduced work schedule.

If you require foreseeable intermittent or reduced schedule leave, please contact peopleteam@nationalfloodservices.com to work out a schedule for such leave that meets your needs without unduly disrupting TAURUS's operations, subject to approval by the health care provider.

TAURUS may consider requests for intermittent or reduced schedule leave due to the birth, adoption or foster placement of a child, but is not obligated to grant such requests, and will do so only at its sole discretion.

Certification of a Serious Health Condition

If you are requesting FMLA leave due to your own serious health condition, or to care for a family member with a serious health condition, you may be required to provide a health care provider's certification on a form that will be provided by the Company.

Certification of a Qualifying Emergency

If you request FMLA leave due to a qualifying emergency arising out of the active-duty deployment or call to active-duty status of a covered service member, you may be required to submit a complete and sufficient certification form provided to you by the Company, and to provide the documentation requested therein.

Certification for a Covered Service Member

If you request leave to care for a covered service member with a serious injury or illness, you may be required to obtain a certification from the service member's authorized health care provider on a form provided to you by the Company. Any one of the following may complete this certification: A U.S. Department of Defense ("DOD") health care provider; a U.S. Department of Veterans Affairs health care provider; a DOD TRICARE network authorized private health care provider; a DOD non-network TRICARE authorized private health care provider; or a non-military affiliated health care provider.

Unpaid Leave and Substitution of Paid Leave

TAURUS requires that you exhaust any accrued Vacation Time, Sick Time, Personal Holiday Time or Parental Leave prior to taking unpaid leave.

If you qualify for FMLA due to short-term disability or Parental Leave, other options will be discussed during your meeting with HR.

Benefits

While on leave, your medical, dental, vision, HSA, FSA, and voluntary insurance coverage will remain active. If leave is paid, TAURUS will deduct the employee's portion of the benefits premium as a regular payroll deduction. An employee on unpaid FMLA leave must make arrangements to pay the normal employee portion of the insurance premiums in order to maintain insurance coverage. Health care coverage may cease if premium payments are more than 30 days late.

If you are enrolled in an HSA or FSA, you will not be able to contribute to these accounts while you are out on leave. When you return to active employment, we will work with you to catch up with your contributions.

If you are currently contributing to your 401(k), and are out on unpaid leave, your contributions will cease until you return from leave and resume full-time employment. Once you return, you can modify your deferral percentage to make up for any missed

contributions. If you have a 401(k) loan, your payments will be on hold while you are on leave. Once you return to active employment these payments will resume.

Employees will not accrue any paid time off or any other paid leave benefits while on FMLA leave unless the FMLA leave runs concurrently with vacation time, sick time, Parental leave or Personal Time.

If you do not return to work upon completion of your FMLA leave, you may be required to repay TAURUS for any premiums paid by TAURUS to maintain your group insurance coverage during your leave, unless the failure to return to work was due to the recurrence or onset of a serious health condition or injury or illness of a covered service member, which would otherwise entitle you to FMLA leave, or due to other circumstances beyond your control.

Reporting Requirements During Leave

While on FMLA leave, you are asked to contact HR periodically to report on your status, and changes in your expected return date and communicate your intention to return to work on the scheduled date. For a serious health condition, a Request to Return to Work Form must be submitted to HR prior to returning to work.

Reinstatement at the Conclusion of Leave

Under most circumstances, employees will be reinstated to the same position they held at the time of the leave or to an equivalent position with equivalent pay, benefits, and other terms and conditions of employment. However, employees have no greater right to reinstatement than if they had been continuously employed rather than on leave. For example, if an employee would have been laid off if they had not gone on leave or, if the employee's position was eliminated during the leave, then the employee will not be entitled to reinstatement.

Prohibitions

Consistent with TAURUS policy regarding all types of leave, the following conduct is strictly prohibited in relation to FMLA leave:

- Engaging in fraud, misrepresentation or providing false information to TAURUS or any health care provider.
- Having other employment during the leave, without prior written approval from TAURUS.
- Failure to comply with the employee's obligations under this policy.
- Failure to timely return from the leave.

Employees who engage in such conduct will be subject to loss of benefits, denial or termination of leave, and discipline, up to and including termination.

TAURUS'S commitment

TAURUS will not interfere with, restrain, or deny the exercise of any right provided by the FMLA or applicable state law, nor will it discharge, discriminate against, or retaliate against any individual for opposing any practice or involvement in any proceeding relating to the FMLA or applicable state law. Any employee experiencing or witnessing such retaliation must report it to a Manager. If an employee is uncomfortable making such a report to a Manager or is unsatisfied with how the report was handled, the employee should report the retaliation to the Manager's Supervisor or to HR.

TAURUS recognizes the co-existence of state and/or local laws regarding family and medical leave. Where such laws apply and provide greater family and medical leave rights than the FMLA, TAURUS will comply with those laws.

REASONABLE ACCOMMODATIONS

TAURUS is committed to complying fully with all applicable provisions of the Americans with Disabilities Act, as amended, and applicable federal, state, and local laws that are designed to promote equal opportunity in employment for qualified persons with disabilities. TAURUS will not discriminate against any qualified employee or applicant with respect to any terms, conditions, or privileges of employment because of a person's physical or mental disability.

Employees who believe they need an accommodation must specify, preferably in writing, what barriers or limitations prompted the request. TAURUS will evaluate information obtained from the employee, and possibly the employee's health care provider or another appropriate health care provider, regarding any reported or apparent barriers or limitations, and will then work with the employee to identify possible accommodations, if any, that will help to eliminate or otherwise address the barrier(s) or limitation(s). If an identified accommodation is reasonable and will not impose an undue hardship on TAURUS and/or a direct threat to the health and/or safety of the individual or others, TAURUS will generally make the accommodation, or it may propose another reasonable accommodation which may also be effective. Employees are required to cooperate with this process by providing all necessary documentation supporting the need for accommodation and being willing to consider alternative accommodations when applicable.

TAURUS will also consider requests for reasonable accommodations for medical conditions related to pregnancy, childbirth and lactation where supported by medical documentation and/or as required by applicable federal, state or local law.

To the extent required by law, TAURUS will make reasonable accommodations for qualified individuals with disabilities, unless doing so would result in an undue hardship as defined by applicable law.

The Company is also committed to compliance with applicable laws regarding reasonable accommodations for employees' religious beliefs.

If you require a reasonable accommodation due to a disability or your religious beliefs, please contact peopleteam@nationalfloodservices.com

PARENTAL LEAVE

TAURUS understands that following the birth, adoption, or placement of a child in foster care, parental leave includes both a medical recovery period for the birth parent and a bonding period for all parents and has structured the parental leave policy to reflect this.

Under this policy, there are two types of Parental Leave: Birth Parent Medical Recovery Leave with the option to take Parental Bonding Leave; and Parental Bonding Leave. Employees may be eligible for one or both types of leave as specified below. An employee may not take parental leave under this policy if the child's birthdate or date of legal custody occurs prior to the effective date of this policy. An employee must notify HR of his/her need for parental leave at least 30 days before the start of the leave.

Types of Parental Leave

Birth Parent Medical Recovery Leave – 6 or 8 weeks

- Eligibility: Birth Parent
- 100% base salary for 6 weeks for vaginal birth or 8 weeks for cesarean
 - This leave will run concurrently with applicable Family Medical Leave Act (FMLA) and Short-Term Disability (STD) benefits, if any. See Coordination with Short-Term Disability section for additional details
- Birth Parent Medical Recovery Leave must be taken immediately following the birth/delivery and must be taken on a continuous basis. Leave may not be taken on intermittent basis.
- Employees are expected to take Birth Parent Medical Recovery Leave concurrently with leave under the Family & Medical Leave Act (FMLA). See FMLA policy for additional details.
- In the event of pregnancy-related illness before or after the medical recovery period, additional benefits may be available under the STD plan and are not intended to be covered by this policy.
- An employee on Birth Parent Medical Recovery leave can then take Parental Bonding Leave (in the next section).
- Employees must submit all applicable paperwork to the STD carrier, if applicable. During this paid leave, employees will be paid via payroll according

to the regular payroll calendar. Employees must log the time they take as Birth Parent Medical Recovery Leave in Paylocity.

Parental Bonding Leave – 6 weeks

- Eligibility: All employees, regardless of gender, who become the parent of a child by birth, adoption, or placement for foster care.
- 100% base salary for 6 weeks.
- Once Parental Bonding Leave is exhausted, employees may take additional unpaid time off under the FMLA if they qualify. See FMLA policy for additional details.
- Parental Bonding Leave must be taken within the first 6 months following the birth or date of legal custody and must be taken on a continuous basis. Leave may not be taken intermittently.
- During this paid leave, employees will be paid via payroll according to the regular payroll calendar. Employees must log the time they take as Parental Leave in Paylocity.
- The purpose of the Parental Bonding Leave is to provide time to bond with the child, and TAURUS encourages all eligible parents to take the leave. Any leave not taken within the first 6 months will be forfeited, and there will be no payment in lieu of leave.

Coordination with Short-Term Disability

If applicable, leave under this policy will run concurrently with the Family Medical Leave Act (FMLA) and any other leave required under applicable state or local law. Leave under this policy will also run concurrently with any applicable Short-Term Disability (STD) benefits. (Please see specific FMLA and STD policies for additional information.) When an employee takes a leave under this policy, the period of leave counts against the amount of time the employee has remaining under FMLA and any applicable state and local leave laws.

Employees who are eligible for STD benefits under the Company's STD plan for any period of Parental Leave under this policy must apply for such benefits and submit satisfactory proof of disability in support of their claim. Such employees will be paid the difference between their STD benefits and their regular salary for the anticipated period of disability. Because the precise duration and amount of STD benefits cannot always be ascertained in advance, the Company will adjust employees' pay once the total amount of STD benefits is known to ensure that the total amount of payments from the Company and STD benefits equals the employee's full base salary, but not more, for any period of leave under this policy. However, such adjustments will not be made in favor of an employee if the employee

does not receive STD benefits due to the employee's failure to submit a timely application for benefits or to provide satisfactory proof of their claim.

The full STD Plan document will govern in the event of a conflict, ambiguity or omission in the foregoing summary.

Additional General Information Regarding Parental Leave

- Earnings while on leave are not considered eligible earnings for bonus calculations.
- Company paid holidays that fall during a continuous leave will be counted as leave and will not extend the duration of the leave.
- Employees will continue to accrue PTO while on leave.

BEREAVEMENT

Both full-time employees and part-time employees are eligible for bereavement. Employees are eligible for up to 5 days of paid bereavement leave for the death of an immediate family member and up to 3 days for the death of an extended family member. Members of your immediate family include your parent or stepparent, guardian, spouse or civil union partner, child, or sibling. Members of your extended family include your aunts, uncles, grandparents, and cousins for instance. For most, the primary need to be off is to attend funerals or other services. We recognize that all situations are different, and some instances may require longer time off than others. In these situations, the amount of additional time off will be based on the significance of the relationship, your involvement in planning a funeral or memorial arrangements, and whether long-distance travel will be involved. You may be asked to provide documentation of your absence.

Approved bereavement leave is not charged against an employee's attendance record. Bereavement leave does not count as time worked for the purposes of calculating overtime. Bereavement leave is granted for the consecutive days that an employee is regularly scheduled to work.

JURY DUTY

TAURUS recognizes the value of an effectively functioning jury system. Therefore, employees will be granted up to 10 days paid leave per calendar year to report for jury duty. Starting the 11th day – and for each day thereafter – you will receive your pay, less any amount you are paid by the court for serving on the jury. When you are dismissed from jury duty, please give a copy of your Court Release to HR. If jury duty extends beyond four weeks, employees may use accrued vacation time while on jury duty.

When you receive your summons for jury duty, bring it to your Manager or Supervisor as notification and send a copy to HR. If you are dismissed early or if you do not have to report on a specific day, you are expected to come to work. When you are dismissed from jury duty, please give a copy of your Court Release to HR. All other reasons for court appearances are unpaid unless the employee elects to use Vacation Time.

MILITARY DUTY

The Company will grant a military leave of absence to employees who are absent from work because of duty in the U.S. 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.

Vacation or Personal Time: Employees may choose to use accrued and unused vacation or personal time during any portion of the approved military leave. If an employee chooses to use accrued vacation or personal time, the pay differential will not be applied during the time that the employee is receiving vacation or personal time pay. If an employee does not choose to use accrued and unused vacation or personal time during the approved leave, the accruals will be maintained in the accrual bank and be subject to the accrual and forfeiture rules of the vacation, personal time and sick time policies.

Benefit accruals, such as vacation time, sick leave, or holiday benefits will be suspended during the leave and will resume upon the employee's return to active employment. However, an employee may apply accrued but unused vacation or sick time to the leave if he or she chooses to do so. An employee on extended military leave may elect to continue group health insurance coverage for the employee and covered dependents under the same terms and conditions for a period not to exceed 31 days from the date the military leave of absence begins. The employee must pay, per pay period, the premium normally paid by the employee. After the initial 31-day period, the employee and covered dependents can continue group health insurance through COBRA for up to 24 months.

Employees returning from military leave are entitled to reemployment under certain circumstances. Such employees must make an application for reemployment or report back to work after military service within a limited amount of time, based on time spent on military duty. The Company will comply with applicable law regarding reemployment and reinstatement.

Please contact the Human Resource Department for more information or if you have questions about military leave.

VOLUNTEER POLICY

TAURUS will support team members taking time away from their regular workplace responsibilities to perform two days, or the equivalent of 16 hours each calendar year for pre-approved volunteer community service. The team member will require the permission of his/her leader to ensure that there is adequate team coverage. Once written approval is received, the team member will enter the time off in Paylocity as "community service" hours.

- Volunteer hours are in addition to the hours received in the current PTO policy.

- Volunteer hours may be used in increments agreed upon in advance by your leader (e.g., hours, ½ day, full day).
- Volunteer time must be requested in advance and when possible, should be regular and on a set schedule to help with the coordination of other work-related responsibilities. Volunteer time should not conflict with the peak work schedule and other work-related responsibilities, create need for overtime or cause conflicts with other employees' schedules.
- Volunteer time does not count as time worked for the purposes of calculating overtime.

Eligible volunteer organizations may include, but are not limited to:

- Not-for-profit organizations with charitable status, such as 501(c)3
- Public service projects sponsored by local or national government
- Emergency services
- Hospitals and long-term care facilities
- Educational institutions
- Cultural organizations

All full-time team members are eligible for volunteer hours under this policy. Interested team members should have no outstanding performance issues. Interested team members should meet with their leaders to discuss their volunteer choice, schedule, and to request approval. Fill out the approval form below and submit it to your leader. Volunteer hours are treated as use it or lose it; they do not roll over from year to year or be paid out upon termination.

EMPLOYEE BENEFITS

Both Company Sponsored Plan and TAURUS benefits and policies are subject to change at any time.

Benefit Eligibility for all Benefit Offerings

Policy	Employment Classification			
	Full-Time	Part-Time	Temporary	Intern
Company Sponsored Plans	YES	NO	If eligibility requirements are met	If eligibility requirements are met
Adoption Assistance	YES	NO	NO	NO

Conferences/Seminars				
Tuition Reimbursement				
Worker's Compensation	YES	YES	YES	NO

Please refer to the TAURUS Benefits Guide for additional information on the Company Sponsored Plans.

WORKERS' COMPENSATION

It is the policy of TAURUS to provide a workers' compensation program at no cost to employees. This program covers any injury or illness sustained in the course of employment.

Employees must report work injuries immediately by contacting their direct Supervisor and HR; peopleteam@nationalfloodservices.com.

Employees will be brought back to work as soon as they are medically able. Even if an injured employee can't return to his or her regular job right away, TAURUS will provide transitional work if possible.

Fraud is not tolerated. Workers' compensation fraud is punishable under state law. TAURUS has zero tolerance for fraud and will actively pursue offenders.

CHAPTER 2: EMPLOYMENT PRACTICES

WORK SCHEDULE

The typical workweek for full-time non-exempt employees consists of a 40-hour week (exclusive of meal breaks) with individual hours set by the Manager or Supervisor. Individual schedules may vary significantly depending on business needs and all employees are expected to work additional hours as needed. In general, work hours will be set based on the Company's business needs. Employees should speak to their Manager or Supervisor for more information regarding their work schedule.

NON-EXEMPT CLASSIFICATION TERMS AND CONDITIONS

TAURUS Employees must be classified as exempt or non-exempt for purposes of compensation administration. If you have a question regarding your exempt or non-exempt status, please contact HR.

Time Worked for Non-Exempt Employees

Time worked includes all time that an employee works for the Company, whether such work occurred on Company premises, at the employee's home, while traveling, or at any other location, and will be recorded to the nearest quarter of an hour. Time worked is used to determine overtime pay required for non-exempt employees. Employees must adhere to the following rules regarding time worked:

Electronic Communications: Time spent by non-exempt employees utilizing electronic communications for work purposes, whether on the Company premises, job site or at home, will be considered time worked. Therefore, electronic communications may not be used for work purposes outside of regularly scheduled work hours unless required by management. This includes all types of work-related communication. Some key points to remember are:

- Do not check for, read, send or respond to work-related emails outside of your normal work schedule unless specifically authorized based on your job duties or you have been directed by management to do so.
- Employees using electronic communications for work purposes outside of their normal work schedule may be subject to disciplinary action, up to and including termination of employment.
- Break Time: Rest periods of 15 minutes or less are counted as time worked.

TAURUS does not count the following types of leave as time worked:

- Paid Leave: Approved paid absences, including but not limited to PTO, personal days, holidays FMLA, military leave, jury and witness duty, funeral/bereavement leave, volunteer time and voting time off are not counted as time worked.
- Meals: Uninterrupted time off for lunch or dinner, for 30 minutes or more, is not counted as time worked.

Meals and Breaks

Outside of California, Colorado, and Washington:

All non-exempt employees scheduled to work for 7-1/2 hours, or more are permitted an unpaid, uninterrupted meal period of 30 minutes. At the Supervisor's discretion, both rest breaks may be combined with the lunch period, not to exceed 60 minutes. The following also applies:

- Meal breaks are generally not counted toward time worked because employees are expected to be completely relieved from duty during their meal break.
- If an employee is required to perform any work duties while on his or her meal break period, the employee must be compensated for the time spent performing work duties.
- The time spent working during the meal break will be counted toward the total time worked.

Within California, Colorado, and Washington:

All non-exempt employees are entitled to a 30-minute unpaid, uninterrupted meal period for every 5 hours of work. Meal periods cannot be combined with rest periods, and the following applies:

- The first meal period can be waived if the total hours of work for the day do not exceed 6 hours
- The 2nd meal period can be waived if the total hours of work for the day do not exceed 12 hours, but must be taken by the 10th hour if the day will exceed 12 hours
- If a meal period is either not permitted or missed due to the work schedule, an additional hour of pay will be paid at the regular rate (max 1 meal premium per day)

All full-time non-exempt employees are permitted a 15-minute rest break for each four-hour work period. Employees should coordinate their lunch and other breaks with their Manager or Supervisor so that their departmental work is covered. Breaks are not permitted at either the beginning or end of the workday to offset arrival and departure times. Employees should not voluntarily work through their break periods without prior approval from their Manager or Supervisor.

Non-exempt employees in all locations who fail to return on time from breaks or lunch may be subject to disciplinary action up to and including termination of employment.

Overtime

When our operating needs cannot be met during regular business hours, employees will be given the opportunity to volunteer for work assignments requiring overtime or may be required to work mandatory overtime. In all cases, employees may not work overtime without their Supervisor's advance authorization. Overtime compensation is paid to non-exempt employees in accordance with federal and state wage and hour restrictions.

- Eligibility for Overtime
 - Non-exempt employees receive overtime pay at a premium rate (generally, one and one-half times their regular hourly rate) for time worked in excess of 40 hours per workweek. Non-exempt employees in California receive overtime pay at a rate of one and one-half times their regular rate of hours worked between 8-12 hours, and double times their regular rate for hours worked in excess of 12 hours in one day. Additionally, non-exempt employees in California receive overtime pay at a rate of one and one-half times their regular rate for the first 8 hours worked on the 7th consecutive workday in a work week; all hours in excess of 8 hours on the 7th consecutive day of work in a workweek will be paid double times their regular rate.
 - Overtime pay is based on actual hours worked. Approved paid absences, including but not limited to vacation time, sick time, personal holiday time, holiday leave, FMLA, military leave, jury and witness duty,

- funeral/bereavement leave, volunteer time and voting time off will not be considered hours worked for purposes of performing overtime calculations.
 - The workweek begins at 12:00 a.m. on Sunday morning and ends at 11:59 p.m. on Saturday night.
 - All time worked is recorded to the nearest quarter of an hour using the 7-minute rule.
 - Exempt employees are not eligible for overtime; they are expected to work as many hours as required to perform the duties of the position.
- Scheduling and Working Overtime
 - Before overtime is worked, the employee must receive advance written approval from his or her Manager or Supervisor. Employees who work overtime without advance written approval may be subject to disciplinary action up to and including termination of employment. Overtime is considered a condition of employment, and refusal to accept it when requested is cause for discipline, up to and including termination. At the Supervisor's discretion, an employee's work schedule may be adjusted during a workweek to avoid overtime.

Out of Town Travel by Non-Exempt Employees

Out of town travel by non-exempt employees is compensated according to the Fair Labor Standards Act and applicable state law. The compensation of an employee receives depends upon the kind of travel and whether the travel time takes place within normal work hours or outside of normal work hours. Please contact peopleteam@nationalfloodservices.com for guidance on how to account for your travel plans.

- "Normal work hours," for the purposes of this policy, are defined as 8:00 a.m. to 5:00 p.m. This definition applies to normal workdays (Monday through Friday) and to weekends (Saturday and Sunday).
- "Travel time" is defined as including the time the employee arrives at the airport to the time the employee reaches his/her destination. If an employee is traveling to a location, then the destination is either the hotel or the work site (if the employee travels directly from the airport to work). If the employee is returning home from a location, the destination is the airport of final arrival.
- If an employee is traveling by air and no flights are available from or to the airport nearest the employee's residence, then travel between the employee's residence and the airport is considered travel time and is eligible for compensation in accordance with the policy guidelines below.
- Travel between home and work or between the hotel and worksite is generally considered normal commuting time and is not eligible for compensation.

Travel Time within Normal Work Hours

- Travel time that takes place within normal work hours (defined as 8:00 a.m. to 5:00 p.m.) on any day of the week, including Saturday and Sunday, is treated as time worked. Travel time within normal work hours will be paid at the employee's regular hourly rate and will be factored into overtime calculations.
- When an employee travels between two or more time zones, the time zone associated with the point of departure should be used to determine whether the travel falls within normal work hours.

Travel Time Outside of Normal Work Hours

- When a non-exempt employee is required to travel as a passenger in an automobile, plane or other mode of transportation outside of normal work hours, he/she will not be compensated for that portion of travel time that takes place outside of normal work hours unless the employee spends time performing actual work for the Company.
- When an employee travels between two or more time zones, the time zone associated with the point of departure should be used to determine whether the travel falls outside of normal work hours.

Travel Time as the Driver of an Automobile

- All authorized travel time spent driving an automobile (as the driver, not as a passenger) is treated as work hours, regardless of whether the travel takes place within normal work hours or outside normal work hours. An employee will receive his/her regular hourly rate for all travel time spent as the driver of an automobile and this time will be factored into overtime calculations.
- Travel as a passenger in an automobile is not automatically treated as work hours. Travel as a passenger in an automobile is treated the same as all other forms of travel and compensation depends upon whether the travel time takes place within normal work hours or outside of normal work hours, unless the employee performs actual work for the Company while traveling.
- If an employee drives a car as a matter of personal preference when an authorized flight or other travel mode is available and the travel time by car would exceed that of the authorized mode, only the estimated travel time associated with the authorized mode will be eligible for compensation.

Calculating and Reporting Travel Time

- Employees are responsible for accurately tracking, calculating and reporting travel time in Paylocity in accordance with this policy.
- Meal periods during which employees are completely relieved from duty should be deducted from all travel time.

Travel time should be calculated by rounding up to the nearest quarter hour. **Timekeeping** All non-exempt employees will enter their hours worked, rounded to the nearest quarter of an hour and not including mealtime, into Paylocity. The deadline for entering the prior week's hours is 10 am MST every Monday.

If corrections or modifications are made to any timesheets, both the employee and his or her Manager must generally approve any change.

All salaried non-exempt employees should request vacation time, sick time, and personal holiday time through the standard approval process in Paylocity the PAYLOCITY. Once the Manager approves the time off, it will be automatically added to their timesheet.

Altering, falsifying, tampering with time records or recording time on another employee's time record may result in disciplinary action, up to and including termination of employment.

TIME & ATTENDANCE POLICY

Purpose

Regular and punctual attendance is an essential function of every position at the Company. The purpose of this Time & Attendance Policy (the "Policy") is to ensure that you are aware of correct procedures and processes regarding that essential function.

Definitions: *Please note that the following definitions are general TAURUS guidelines. Your department may have more specific policies that you will need to follow based on your assignment with the Company.*

<u>Advance Notice</u>	When an employee reports an absence at least two (2) hours prior to their shift's start time (or as soon as practical in case of accidents or other unforeseen emergencies).
<u>Break</u>	When an employee takes at least fifteen (15) minutes to rest or eat a meal during a shift.
<u>Clock In</u>	The time an employee records as the time they reported to work (i.e., began their shift).
<u>Clock Out</u>	The time an employee records as the time they departed from work (i.e., ended their shift).

<u>Excused Absence</u>	<p>Employee provides advance notice of absence greater than 2 hours of their scheduled shift, receives approval for the absence, and then is absent as authorized. Examples include:</p> <ul style="list-style-type: none"> • The employee has requested and received approval for paid time off (PTO), personal time, or any other absence pursuant to Company policy and practice. • The employee has notified their Manager of the absence at least (2) hours prior to the shift's start time, and the Manager has approved the absence.
<u>No-Call / No-Show (NCNS)</u>	<p>Employee fails to provide advance notice of an absence, and then fails to report to work as scheduled.</p>
<u>Notice</u>	<p>Employees are expected to inform their Managers in writing with preferred method of emailing. Texting a Manager is not appropriate notice unless otherwise directed in writing by your Supervisor.</p>
<u>Occurrence</u>	<p>A documented instance of an unexcused absence, No Call No Show, (NCNS), short shift, tardy. This includes internet outages that exceed 15 minutes.</p>
<u>Short Shift</u>	<p>Employee clocks out prior to the end of their shift's scheduled end time and without management approval. Your department may have a specific policy referencing a short shift. If so, please refer to that policy.</p>
<u>Tardy</u>	<p>Employee reports to work and clocks in after the shift's scheduled start time and without management approval. Your department may have a specific policy referencing a short shift. If so, please refer to that policy.</p>

<u>Unauthorized Break</u>	Employee takes an extended meal or break period without management approval.
<u>Unexcused Absence</u>	<p>Employee provides advance notice of an absence, does not receive approval for the absence, and then fails to report to work as scheduled. Examples include:</p> <ul style="list-style-type: none"> • The employee has requested PTO or personal time for an absence, does not receive approval for the absence, but is then absent anyway. • The employee has notified their Manager of the absence at least two (2) hours prior to the shift's start time, but the Manager has not approved the absence.

Timekeeping Expectations and Protocols

All employees must comply with the following expectations and protocols where applicable:

- Each non-exempt hourly employee is required to log their hours worked daily at the end of each shift in PAYLOCITY.
- If there is a problem with the time keeping system, the employee must immediately notify their Manager.
- If an employee forgets to log their time, they are expected to record it as soon and possible and immediately notify their Manager.

Advance Notice Expectations and Protocols

All employees are required to provide advance notice to their Manager at least 2 hours prior to the start of their scheduled shift if they are going to be absent or late (or as soon as practical in case of accidents or other unforeseen emergencies). If the Manager or Supervisor is not available, a message must be left on his or her voicemail by the employee (or the employee's designee) or reported to a person designated by the Manager or Supervisor. Notification does not automatically excuse an absence or tardiness. This policy requires that:

No-Call / No-Show

Being absent from work and failing to provide advance notice of the absence is considered a no-call/no-show (NCNS) and can severely disrupt business operations. The first instance of an NCNS will result in a final written warning. The second instance of an NCNS

may result in immediate termination. An employee's unexcused absence from work for three (3) consecutive days, without notifying his or her immediate Manager or Supervisor (i.e., a consecutive NCNS) may, absent clearly extenuating circumstances, be considered a voluntary resignation and/or job abandonment.

An employee may be exempt from discipline for an NCNS if extenuating circumstances warrant it NCNS (for example, the employee was recently hospitalized and unable to provide advance notice).

Progressive Discipline

TAURUS's progressive discipline policy and procedures are designed to provide a structured corrective action process to improve and prevent a recurrence of undesirable employee behavior and performance issues. Failure of the employee to improve in the areas of concerns on an on-going and consistent basis will result in additional discipline, up to and including termination, if immediate and sustained corrective action is not taken.

Outlined below are the various approaches to progressive discipline. TAURUS reserves the right to determine the approach depending on the facts of each situation and the nature of the offense. Some of the factors that will be considered are whether the offense is repeated despite coaching, counseling or training; the employee's work record; and the impact the conduct and performance issues have on the organization.

Nothing in this policy provides any contractual rights regarding employee discipline or counseling, nor should anything in this policy be read or construed as modifying or altering the employment-at-will relationship between TAURUS and its employees.

Categories:

Counseling and verbal warning: this approach creates an opportunity for the immediate Supervisor to bring attention to the existing performance, conduct or attendance issue. The Supervisor may discuss with the employee the nature of the problem or the violation of company policies and procedures. The Supervisor is expected to clearly describe expectations and steps the employee must take to improve his or her performance or resolve the problem. This approach may or may not be accompanied with a written summary of the coaching that was provided. If a written summary is provided a copy of that will sent to HR and be placed in your personnel file.

Written warning: A written warning involves more-formal documentation of the issue of concern and the corresponding consequences.

The appropriate member(s) of management will meet with the employee to review the concerns and will outline the necessary corrective actions, timeline and consequences if the employee does not take the necessary steps to improve.

Also, a formal performance improvement plan (PIP) may be issued as a part of this process.

Suspension: Some performance, conduct or safety incidents are so problematic and harmful that the most effective action may be the temporary removal of the employee from the workplace. When immediate action is warranted, management may suspend the employee or a period of time with or without pay depending on the circumstances. All suspensions must be pre-approved by human resources (HR) and the department director. Final approval will be required from the CEO or designate.

Termination of employment: Generally, TAURUS will try to exercise the progressive discipline practice before proceeding to a recommendation to terminate employment. However, TAURUS reserves the right to combine and skip steps depending on the circumstances of each situation and the nature of the offense. Furthermore, employees may be terminated without prior notice or disciplinary action.

Termination of employment must be pre-approved by human resources (HR) and the department director or designate. Final approval will be required from the CEO or designate.

Documentation:

The employee will be provided copies of all written progressive discipline notices, including all PIPs. The employee will be asked to sign copies attesting to his or her receipt and understanding of the corrective action outlined in these documents. If the employee refuses to sign the document, the employee is still required to comply with the directives outlined in the document.

Copies of any written notices will be placed in the employee's official personnel file.

**PAID BREAKS FOR NURSING MOTHERS AND LACTATION
ACCOMMODATION POLICY**

TAURUS supports breastfeeding mothers by accommodating the mother who wishes to express breast milk during her workday when separated from her newborn child. For up to one year after the child's birth, any employee who is breastfeeding her child will be provided reasonable break times to express breast milk for her baby. TAURUS has a private wellness room designated for this purpose. A small refrigerator reserved for the specific storage of breast milk is available. Any breast milk stored in the refrigerator must be labeled with the name of the employee and the date of expressing the breast milk. Any nonconforming products stored in the refrigerator may be disposed of. Employees storing milk in the refrigerator assume all responsibility for the safety of the milk and the risk of harm for any reason, including improper storage, refrigeration and tampering. Nursing mothers wishing to use this room must request access to the room by contacting Facilities.

Employees needing breaks for lactation purposes may use ordinary paid rest breaks or may take other reasonable break time when needed. If possible, the lactation break time should run concurrently with scheduled meal and rest breaks already provided to the employee. If the lactation break time cannot run concurrently with meal and rest breaks already

provided or additional time is needed for the employee, the lactation break time will be unpaid for nonexempt employees.

Employees will be relieved of all work-related duties during any unpaid break. Where unpaid breaks or additional time are required, employees should work with their Supervisor or HR regarding scheduling and reporting the extra break time. Because exempt employees receive their full salary during weeks in which they work, all exempt employees who need lactation accommodation breaks do not need to report any extra break time as “unpaid.”

The Company will otherwise treat lactation as a pregnancy-related medical condition and address lactation-related needs in the same manner that it addresses other non-incapacitating medical conditions, including requested time off for medical appointments, requested changes in schedules and other requested accommodations.

Employees should discuss with HR or Facilities the location for storage of expressed milk. In addition, employees should contact HR or Facilities during their pregnancy or before their return to work to identify the need for a lactation area.

For employees working in a jurisdiction that has a mandatory lactation accommodation law, the Company will comply with all legal requirements, including providing greater or different benefits than those indicated here. Please note that in California, you have the right to file a complaint with the Labor Commissioner for any violation of a right under the lactation accommodation provisions.

PAYDAY

For all employees, payroll is processed every other Friday and is paid in arrears. If a payday falls on a holiday, payroll deposits will be processed on the business day immediately before such scheduled payday. Employees will be provided with access to an itemized statement of wages for all direct deposits. Paylocity Final paychecks for employees who leave the company will be issued on the next regularly scheduled payday following the employee’s last day, unless otherwise required by state law.

REPORTING ERRORS OR PROBLEMS

All employees are responsible for reviewing their pay records each pay period and immediately reporting any problems or errors to HR so that they can be fixed. This includes, but is not limited to, reporting incorrect salary deductions, misreported time, or missing overtime hours. The Company will promptly investigate any complaint of improper deductions and will reimburse employees for the amount of any improper deductions.

Any employee who is asked, directed, or pressured to work “off the clock” or to otherwise falsify a time or payroll record, or who becomes aware of such a situation, must immediately report the matter to HR.

The Company will not retaliate against any person for making a good faith report of a suspected violation of this policy, regardless of the outcome of the Company's investigation. Similarly, the Company will not retaliate against any person for providing truthful information in connection with an investigation under this policy in any respect. Any employee of the Company who retaliates against another employee for making a good faith report or participating in an investigation under this policy will be subject to discipline, up to and including termination.

Remote Work

All employees who work from home, must structure their remote working environment to comply with TAURUS policies, standards, and expectations. Failure to comply may result in disciplinary action and loss of the employee's work from home privileges. We ask that everyone practice the following best practices related to remote work:

Good Meeting Etiquette: We encourage that cameras are on for all remote calls. This will help keep everyone on the call remain alert and engaged and helps to build a strong sense of community.

Experiment with what makes you most productive: When we work in an office, we take walks to get snacks, chat with coworkers, take coffee and tea breaks, and make time to have lunch away from our desks. But at home, somehow these natural things start to feel as if we're cheating or slacking off. Suddenly, people are working more hours with fewer breaks, all from the same exact place every day. This is almost certainly a recipe for disaster and burnout.

Over-communicate: Communication dynamics for remote workers are totally different than those for people who are together in an office. Check in with people often, even if it is just a quick note on Slack. Check in more. Ask each other how you are doing.

Create boundaries between work and life: Boundaries between work and life get blurred for remote workers. Since many of us work from home, suddenly the work environment and the home/life environment merge into one never-ending entity. Wake up, check your email, sit down for breakfast while working, keep working throughout the day, suddenly it's 10 p.m. and we're still working. Unplugging is important. To do this, as a remote worker you'll need to create boundaries that help separate work from regular life. Or else, potentially pay the price of burnout, social isolation, and even depression.

Build in accountability: Socializing or doing household chores when you're supposed to be working is a recipe for reduced productivity, longer hours, and work-induced woes. Standard task lists can help you know what you're working on for the day and check it off as you go along. Sharing what you're planning to do in Slack will help build accountability for you and your team.

Focus on your health and wellbeing: If you let it, working from home can sap your energy. With remote, you are home, so the momentum is to stay at home. It's easy to be in comfortable clothing, ordering take out and working around the clock. Especially when your pet is asleep on your lap. Take breaks; Walk around the block; Schedule time with your friends to meet for dinner; Go to the gym; Do yoga; Get out and hike on the weekends; Join a book club; Eat healthy; Make sure that you have a full rounded life that reaches beyond remote work.

UPDATING PERSONAL INFORMATION AND RECORDS

It is the responsibility of each employee to promptly notify TAURUS of any changes in their personal information that the Company maintains for business purposes. Employees must ensure their personal mailing addresses, telephone numbers, names of dependents, individuals to be contacted in the event of emergency, and other personal information used for business purposes are accurate and current at all times. In the event of an emergency/disaster, we will notify you via your personal information in PAYLOCITY

If any personal information has changed, employees should update their information in PAYLOCITY and notify HR if they need assistance.

CHAPTER 3: COMPANY POLICIES

EXPECTATIONS

TAURUS expects all its employees to conduct themselves with the highest business, professional and ethical standards. Every employee has a duty of loyalty to TAURUS and cannot put themselves in a position where they personally benefit at the expense of the Company. In addition, we must treat every vendor, every business partner and every competitor in the same manner as we expect to be treated ourselves. To accomplish this, TAURUS has the following expectations for each of its employees:

Honesty

- Be truthful in all communications, whether oral, written, or electronic.
- Do not steal, damage, or misuse property and resources of the Company, other employees, or customers. Do your part to protect such property from theft, damage, or misuse.
- Be forthcoming and fully cooperate in all company investigations.

Professionalism

- Communicate and perform all duties in a courteous, collaborative, and competent manner.
- Maintain a professional appearance while on duty or representing TAURUS to the public.
- Act in ways that reflect favorably upon TAURUS, yourself and other employees.

Responsibility

- Use good judgment and open communication in all decisions.

- Work safely and promptly report any concerns up the leadership chain until resolved.
- Be responsible corporate citizens and abide by local, state and federal laws.

Dignity and Respect

- Treat each other with mutual respect.
- Value feedback from other employees and customers.
- Refrain from hostile or profane behavior, whether through words or actions.

WORK LOCATION GUIDELINES

Temporary Relocation out of State: TAURUS Employees are allowed the flexibility to work from anywhere temporarily as long as the duration of their stay does not exceed the Temporary Presence of that state and they can meet the expectations of their job. The employee is responsible for researching and complying with laws and regulations which define how long an employee can be temporarily present in a state for work before the employer is required to withhold income tax. If an employee exceeds the Temporary Presence and taxes are applied, the employee may be personally responsible to cover those costs.

Permanent Relocation out of State: If an employee is considering permanently moving to another State, the employee MUST contact HR immediately and provide written notice to peopleteam@nationalfloodservices.com. *This communication should occur before any final decisions are made because it could impact your employment with TAURUS.* Failure to provide prior written notice may result in progressive discipline, up to and including termination of employment.

If you move out of state without prior written authorization from Human Resources, TAURUS will consider this immediate resignation of their position.

FULL-TIME EMPLOYMENT/OUTSIDE EMPLOYMENT

Employment at TAURUS is a full-time responsibility, however TAURUS recognizes that the need to obtain a secondary occupation may arise-If an employee obtains work outside of TAURUS, the employee must ensure that it does not interfere with the employee's performance of responsibilities to TAURUS or creates a conflict of interest.

ANTI-DISCRIMINATION/ ANTI-HARASSMENT POLICY

TAURUS is committed to creating and maintain a working environment that is free from unlawful discrimination and harassment (including sexual harassment). In accordance with applicable laws regarding illegal discrimination, it is TAURUS's policy to maintain a work environment that is free from all forms of discrimination and conduct that can be considered harassing, including sexual harassment, actions, words, jokes or comments based on an individual's race, color, religion (including religious dress and grooming practices), age, ancestry, national origin, citizenship status, marital status, sex, sexual

orientation, gender, gender identity, gender expression, physical or mental disability, medical condition, pregnancy, political affiliations, uniform service member, military or veteran status, genetic information, filing a charge of discrimination, participating in an investigation, or opposing discriminatory practices, or any other category protected by applicable federal, state, or local law whether engaged in by Company personnel, clients, customers, vendors, or others who conduct business with the Company. This policy also prohibits employment actions that are based on an employee's submission to, or rejection of unwelcome sexual advances or other behavior prohibited by this policy. This policy applies at TAURUS facilities and at other locations where TAURUS employees work, Company-sponsored business and social functions, whether during or outside regular working hours, including electronic messaging between employees.

For purposes of this policy, and under applicable laws, sexual harassment is defined as unwelcome or unwanted conduct of a sexual nature (verbal, physical, or written) when: (1) submission to or rejection of this conduct by an individual is used as a factor in decisions affecting hiring, evaluation, promotion or other aspects of employments; or (2) this conduct substantially interferes with an individual's employment or creates an intimidating, hostile or offensive work environment.

Descriptions and examples of sexual and other unlawful harassment include, but are not limited to:

- Unwelcome or unwanted sexual advances, including physical contact, such as patting, brushing up against, hugging, cornering, kissing, or any other offensive sexually oriented conduct.
- Requests or demands for sexual favors, including subtle or blatant expectations, pressures, or requests.
- Inappropriate electronic messages of sexual nature between employees.
- A tangible employment decision made because of an individual's compliance with or failure to comply with sexual demands, such as termination due to failure to comply with sexual demands of Manager or Supervisor.
- Verbal abuse or teasing or joking that is sexually oriented and considered offensive by another person, such as giving someone an offensive nickname.
- Repeated flirtations, advances or propositions, innuendo, or discussions of sexual activity (whether in conversation or through electronic or other means).
- Physical, verbal or nonverbal behavior that harasses or interferes with an employee's work performance or in any way creates or contributes to an intimidating, hostile, or offensive work environment. This includes slurs, off-color jokes, threats, or posters, cartoons, e-mails, or drawings that are insulting, degrading or that ridicule one based on his or her race, religion, color, gender, age, national origin, disability, sexual orientation or other legally protected status.

Mandatory Reporting Obligation

For TAURUS to effectively implement this policy, all individuals are required to report behavior that they believe may violate this policy. Cooperation in preventing this type of conduct is essential. If you are an employee and a colleague discloses that she or he was a

victim of sexual assault or relationship violence, your response and support can make a big difference.

Unless identified as a confidential source, all TAURUS employees are obligated to promptly report incidents of sexual harassment, sexual violence, sexual misconduct, stalking, and relationship violence that:

- Are observed or learned about in their professional capacity
- Involve a member of the TAURUS community or
- Occurred at a work-sponsored event or on company property

Employees are only required to report relationship violence and sexual misconduct of which they become aware in their capacity as an employee, not in a personal capacity.

Procedure for Reporting a Complaint

If an employee feels that they have experienced or witnessed inappropriate sexual or other behavior that they believe is harassing or otherwise discriminatory is encouraged to tell the harasser that you find their behavior unwelcome. An employee is not required to confront the harasser if the employee feels unsafe to do so. Whether or not the employee confronts the offender, the employee should also report the behavior to a Manager in TAURUS or contact the HR department at peopleteam@nationalfloodservices.com.

The Company encourages prompt reporting of inappropriate behavior so that rapid response and appropriate action may be taken to minimize harm to individuals involved and to minimize the disruption to our working environment.

Protection against Retaliation

Every employee is encouraged to come forward without fear of reprisal. This policy, and applicable law, prohibits retaliation against anyone who in good faith complains under this policy or participates in an investigation, even if sufficient evidence is not found to substantiate the complaint. Any employee who believes that he or she has been or may be subjected to retaliation should direct those complaints to a Manager in TAURUS or contact the HR department at peopleteam@nationalfloodservices.com. Complaints of retaliation or fears of threatened retaliation also should be directed to these individuals.

TAURUS will timely and impartially investigate any complaint or report of discrimination, harassment, or retaliation. Complaints and investigations will be handled in a confidential manner consistent with the need to investigate and corrective measures will be taken up to and including termination of employment.

Sex Trafficking Policy

Taurus Companies and the United States Government prohibit trafficking in persons. The U.S. Government's policy prohibiting trafficking in persons is available at 48 CFR § 52.222-

50 and is summarized below under the heading: "Summary of U.S. Government Policy of Prohibiting Trafficking in Persons."

Taurus is committed to a work environment that is free from human trafficking and slavery, which for purposes of this policy includes forced labor and unlawful child labor. Taurus will not tolerate or condone human trafficking or slavery in any part of our global organization.

All Taurus employees, subsidiaries, contractors, subcontractors, vendors, suppliers, partners, and others through whom Taurus conducts business must avoid complicity in any practice that constitutes trafficking in persons or slavery.

Scope

This policy applies to all personnel employed by or engaged to provide services to Taurus Companies, including, but not limited to, employees, officers, and temporary employees of Taurus and Taurus's U.S. and international subsidiaries, and independent contractors (for ease of reference throughout this policy, "employees").

Every employee is responsible for reading, understanding and complying with this policy. Taurus managers are responsible for ensuring that employees who report to them, directly or indirectly, comply with this policy and complete any certification or training required of them. If you have any questions or concerns relating to this policy, consult the peopleteam@nationalfloodservices.com.

Procedures

Report any conduct that you believe to be a violation of this policy to the Human Resources Department. Reports may also be made through the Global Human Trafficking Hotline at 1-844-888-FREE or email help@befree.org, which allows anonymous reporting as permitted by applicable law.

Employees who fail to report actual or suspected misconduct may be deemed in violation of this policy.

Disciplinary Actions

Taurus will not tolerate retaliation against an employee for reporting a concern in good faith or for cooperating with a compliance investigation, even when no evidence is found to substantiate the report.

Any violation of this policy may be grounds for disciplinary action, up to and including termination. Taurus and its subsidiaries have the exclusive right to interpret this policy regarding their respective employees.

Violation of the U.S. Government's policy against human trafficking may also result in criminal prosecution of responsible individuals.

Summary of U.S. Government Policy of Prohibiting Trafficking in Persons

U.S. Government policy prohibits trafficking in persons and slavery. Government contractors and their employees, subcontractors, subcontractor employees, and agents must not engage in any practice that constitutes trafficking in persons or slavery. This includes, but is not limited to, the following activities:

- Engaging in any form of trafficking in persons.
- Procuring commercial sex acts.
- Using forced labor in the performance of any work.
- Destroying, concealing, confiscating, or otherwise denying access by an employee to the employee's identity or immigration documents, such as passports or drivers' licenses, regardless of issuing authority.
- Using misleading or fraudulent practices during the recruitment of employees or offering of employment/contract positions, such as failing to disclose, in a format and language understood by the employee or applicant, basic information; or making material misrepresentations during the recruitment of employees regarding the key terms and conditions of employment, including wages and fringe benefits, the location of work, the living conditions, housing, and associated costs (if provided by the employer or agent), any significant cost to be charged to the employee or applicant, and, if applicable, the hazardous nature of the work.
- Using recruiters that do not comply with local labor laws of the country in which the recruiting takes place.
- Charging applicants recruitment fees.
- If required by law or contract, failing to provide return transportation or failing to pay for the cost of return transportation upon the end of employment.
- If required by law or contract, failing to provide or arrange housing that meets the host country housing and safety standards.
- If required by law or contract, failing to provide an employment contract, recruitment agreement, or other required work document in writing with legally required information and in a language the employee understands.

Whistleblower Policy

A whistleblower as defined by this policy is an employee of Taurus who reports an activity that the employee considers to be illegal or dishonest to one or more of the parties specified in this policy. The whistleblower is not responsible for investigating the activity or for determining fault or corrective measures; appropriate management officials are charged with these responsibilities.

Examples of illegal or dishonest activities are violations of federal, state or local laws; billing for services not performed or for goods not delivered; and other fraudulent financial reporting.

If an employee has knowledge of or a concern of illegal or dishonest fraudulent activity, the employee is to contact his/her immediate supervisor or the human resources director. The employee must exercise sound judgment to avoid baseless allegations. An employee who intentionally files a false report of wrongdoing will be subject to discipline up to and including termination.

Whistleblower protections are provided in two important areas -- confidentiality and against retaliation. Insofar as possible, the confidentiality of the whistleblower will be maintained. However, identity may have to be disclosed to conduct a thorough investigation, to comply with the law and to provide accused individuals their legal rights of defense. Taurus will not retaliate against a whistleblower. This includes, but is not limited to, protection from retaliation in the form of an adverse employment action such as termination, compensation decreases, or poor work assignments and threats of physical harm. Any whistleblower who believes they are being retaliated against must contact the human resources director immediately. The right of a whistleblower for protection against retaliation does not include immunity for any personal wrongdoing that is alleged and investigated.

Defend Trade Secrets Act (DTSA) Compliance: "Immunity from Liability for Confidential Disclosure of a Trade Secret to the Government or in a Court Filing:

- (1) Immunity—An individual shall not be held criminally or civilly liable under any federal or state trade secret law for the disclosure of a trade secret that—(A) is made—(i) in confidence to a federal, state or local government official, either directly or indirectly, or to an attorney; and (ii) solely for the purpose of reporting or investigating a suspected violation of law; or (B) is made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal.
- (2) Use of Trade Secret Information in Anti-Retaliation Lawsuit—An individual who files a lawsuit for retaliation by an employer for reporting a suspected violation of law may disclose the trade secret to the attorney of the individual and use the trade secret information in the court proceeding if the individual—(A) files any document containing the trade secret under seal; and (B) does not disclose the trade secret, except pursuant to court order."

All reports of illegal and dishonest activities will be promptly submitted to the director of human resources who is responsible for investigating and coordinating corrective action. Employees with any questions regarding this policy should contact the Human Resource Department.

OPEN-DOOR POLICY

TAURUS maintains an open-door policy to encourage candid communications between employees and leadership, without fear of reprisal. This policy applies to problem

resolution, personal concerns, individual grievances, and any other issue an employee may have.

WEAPON-FREE WORKPLACE AND VIOLENCE PREVENTION

TAURUS is committed to your personal safety while you are at work. Weapons of any kind (as determined in TAURUS sole discretion) are not permitted on TAURUS property at any time. The only exceptions are that law enforcement officers may bring a weapon into a work area, and persons who possess a valid concealed carry license may store a firearm in his/her vehicle when parked in a TAURUS parking lot, but only if the firearm is locked in the parked vehicle.

TAURUS is also committed to preventing workplace violence and to maintaining a safe work environment. Conduct that threatens, intimidates or coerces another employee, contractor, client, customer or vendor will not be tolerated. TAURUS resources may not be used to threaten, stalk or harass anyone at the workplace or outside of the workplace. TAURUS treats threats coming from an abusive personal relationship as it does other forms of violence.

Indirect or direct threats of violence, incidents of actual violence and suspicious individuals or activities should be reported as soon as possible to a Manager or Supervisor, facilities, the HR Department or any member of senior management. When reporting a threat or incident of violence, the employee should be as specific and detailed as possible. Employees should not place themselves in peril, nor should they attempt to intercede during an incident.

Employees should promptly inform the HR Department of any protective or restraining order that they have obtained that lists the workplace as a protected area. Employees are encouraged to report safety concerns with regard to intimate partner violence. TAURUS will not retaliate against employees making good-faith reports.

Drug-Free Workplace

TAURUS is committed to providing a drug-free workplace in compliance with the Drug-Free Workplace Act of 1988. The unlawful manufacture, distribution, sale, possession, or use of a controlled or scheduled substance in the workplace or while conducting TAURUS business is prohibited.

Overview of the Policy

TAURUS is committed to maintaining a safe, secure, healthy, and productive working environment.

Being visibly impaired or considered unfit for work during work hours or, while on company business, while at any company-sponsored event, while operating a company vehicle, or while on company premises is considered gross misconduct.

Any employee who is convicted of any drug-related offense must notify the company in writing within (5) calendar days of the conviction.

Prohibited Conduct

Alcohol Prohibitions

With respect to alcohol, employees violate this Policy due to any of the following:

- Being under the influence of alcohol (defined as alcohol content of 0.04 or higher) when the employee is working, operating a company vehicle, present on TAURUS's premises, conducting company-related work on or off company premises, or on call.
- Misuse of Alcohol on company time and testing positive for alcohol in a company test or refusing to be tested after.
- Engaging in any offensive, inappropriate or unsafe behavior related to alcohol consumption while performing work for the company or at any company-sponsored event.
- Failing to notify the company in writing within five (5) calendar days of any conviction or plea of guilty relative to any criminal alcohol offense.

TAURUS understands that there are times when it is appropriate for employees to use alcohol at company approved functions, work events, social dinners or meetings with customers and vendors, among others. In such circumstances, TAURUS expects its employees to exercise good judgment, drink responsibly, maintain a professional demeanor and remain fit for work.

Drugs on Company Premises/Confiscation

Employees are prohibited from possessing or storing illegal drugs or drug paraphernalia on company premises or in or on Company Property. "Company Property" includes but is not limited to desks, lockers, company-owned or leased vehicles, personal vehicles used for company purposes, and personal vehicles parked on company premises.

TAURUS reserves the right to conduct investigations of items stored on company premises as permitted by applicable laws, as part of an inquiry into other workplace incidents, misconduct or drug/alcohol behavior.

All illegal drugs and drug paraphernalia found on company premises will be immediately confiscated for proper retention and further handling in compliance with applicable

federal, state, and local law. Illegal drugs and any accompanying drug paraphernalia will be turned over to local law enforcement as soon as reasonably possible after they have been confiscated.

Penalty for Violations

Violations of this Policy can result in disciplinary action up to and including termination of employment, even for the first offense. When TAURUS has a good faith belief that an employee is impaired by illegal drugs, the employee will be afforded an opportunity to contest the basis of the determination.

Drug and Alcohol Testing

All employees are subject to chemical analysis drug testing under this Policy. An employee may be required to test under: reasonable suspicion, post-accident/incident, post-rehabilitation/follow-up, return to work. Failure or refusal to test, as well as a positive test result can lead to disciplinary actions, including and up to termination. Additional information can be found on the Beacon.

PERSONAL CONDUCT

Employees are expected to perform all duties with respect and courtesy toward the entire TAURUS team. Any behavior that violates this policy should be reported to HR. Employees violating this policy may be immediately suspended and subject to further disciplinary action, up to and including termination.

TEXTING WHILE DRIVING

At Taurus we deeply value the safety and wellbeing of all employees and are committed to ensuring a safe working environment.

Taurus employees shall:

- Not use handheld or hands-free mobile electronic devices or voice features to text while operating any Company-owned or rented vehicles or Government-owned vehicles; or (ii) Privately-owned vehicles while operating on company time, when on official Government business or when performing any work for or on behalf of the Government.
- Turn on the “Do Not Disturb” feature on smartphones and other mobile devices. If the feature is not available, turn off or silence mobile devices to prevent distraction.

- Pull over to a safe place out of traffic lanes and put the vehicle in “Park” if a call or text must be made.
- Inform clients, associates and business partners of this company policy to explain why calls, texts or emails may not be returned immediately.
- Program any global positioning system (GPS), music device, or dashboard/voice infotainment system prior to departing. If adjustments are needed while driving, pull over to a safe place out of traffic lanes and put the vehicle in “Park” to make the appropriate adjustment.

Employees who violate the policy could face disciplinary action, up to and including termination.

PROFESSIONAL APPEARANCE AND DRESS CODE

TAURUS considers it very important that you are well groomed, neat, clean, and dress appropriately for your job function and, while we trust each employee’s common sense and good judgment, a professional appearance and dress code must be followed that is appropriate for the work environment. The Company has adopted a casual style with a professional appearance but emphasizes some positions may call for dressier attire. Appropriate dress and hygiene are important in promoting a positive company image. We want to stress that a Smart Casual Dress Code Policy is a privilege and must be adhered to in order to be retained.

It is important that you present a professional impression to clients and the public while representing the Company. When meeting with external clients, match the dress standard to that of your client. Therefore, when you are meeting with a prospective client, colleague, or business contact, consider the impression you intend in advance of the meeting. Erring on the more professional, conservative side is always appropriate. Whether in person or on video conference, there are several standards of personal appearance that employees are expected to adhere to, including:

- Presenting yourself over a video conference is very important, especially when collaborating virtually. Use video, when possible, to connect and engage with your coworkers. Also, consider your settings; video clarity is optimal with sufficient lighting, and a quiet location with no/minimal background noise is preferable when the use of mute is not appropriate.
- All attire should be clean and in good repair.
- Revealing clothing is a distraction in the workplace and therefore is not appropriate. In a casual work setting, employees should wear clothing that is comfortable and practical for work, but not distracting or offensive to others. Any clothing that has words, terms or pictures that may be offensive to other employees is unacceptable.

- Professional attire is required for client-facing meetings or as requested by senior management
- Business casual shorts for men and women are permissible as long as they are at the top of the knee or longer (no biking or workout shorts, drawstring shorts, swim shorts, etc.).
- Clothing items with the Taurus logo, such as sweatshirts and t-shirts are appropriate.

Managers or Supervisors are responsible for ensuring their departmental personnel are in compliance with this policy. An employee unsure of what is appropriate should check with their Manager, Supervisor or HR. Management may make exceptions for special occasions. The Company is also committed to compliance with applicable laws regarding reasonable accommodations in dress codes for employees' religious beliefs. If you require a reasonable accommodation due to your religious beliefs or cultural dress, you should promptly bring the matter to the attention of your Supervisor or HR. The Company may require you to provide documentation or information supporting your request.

NON-SOLICITATION

In an effort to ensure a productive and harmonious work environment, persons not employed by TAURUS may not solicit or distribute literature in the workplace at any time for any purpose.

We recognize that employees may have interests in events and organizations outside the workplace. In order to prevent undue disruptions in the workplace, and in order to protect individuals from harassment and interference with their work, the following rules regarding solicitation and distribution of literature have been established by the Company:

- No employee may solicit or distribute literature to another employee for any purpose anywhere on Company property during the working time of either employee.
- No employee may distribute or post literature in working areas of the Company at any time.

Working time is that period of time during which employees are expected to be performing the duties of their job. Non-work time is all time other than working time and includes unpaid lunch time, time before and after assigned work shifts and rest periods.

Work areas are any areas of the Company where an employee is regularly performing job duties or any area of the Company through which an employee regularly needs access as part of the performance of job duties including office space, cubicle and desk areas, the Beacon, company intranet, etc. Non-work areas are all areas of the Company other than work areas including rest rooms, locker areas, parking lots, etc. If you have any questions about the above, ask your Supervisor who will explain the policy.

Examples of impermissible forms of solicitation include:

- The collection of money, goods or gifts for community, religious, charitable or political groups
- The sale of goods, services or subscriptions outside the scope of official organization business
- The circulation of petitions or the distribution of literature not approved by TAURUS
- The collection of memberships, dues or fees

ACCESS TO PERSONNEL FILES

Employees who wish to review their personnel files should submit a request to HR. An HR representative or other designated TAURUS representative will be present during the review of such files and will honor reasonable requests from employees for copies of appropriate documents contained in their personnel files.

Personnel files are kept confidential and are available only to the individual about whom they pertain and to Company management, performance Managers and other appropriate individuals on a need-to-know basis. TAURUS may release information in personnel files when there is a bona fide investigation conducted on the Company's behalf by authorized federal, state, and local authorities in the execution of regulatory and statutory obligations; or pursuant to a subpoena, warrant, court order or other form of legal process, such as a national security letter; or where otherwise required or authorized by law.

CHAPTER 4: OFFICE AND EQUIPMENT

SMOKING

TAURUS maintains a smoke-free workplace. Smoking, including the use of electronic cigarettes or other comparable products, is prohibited in the office.

USE OF COMPANY TECHNOLOGY

TAURUS's phone, fax, e-faxes, voicemail, Internet, e-mail, tablets, electronic storage devices, removable media and other computer hardware or software systems ("Company Systems") are subject to access, review and monitoring by TAURUS, at any time and without notice, subject to and in accordance with applicable law. Employees have no expectation of privacy in the information they store in or send through Company Systems. TAURUS also reserves the right to monitor all other activities that occur in its offices through the use of physical or electronic searches and/or security or related surveillance equipment, to the extent permitted by applicable law.

Unless contractual agreements dictate otherwise, all information stored on or transmitted by Company Systems is Company property. To properly protect and manage this property, Company management reserves the right to examine all information stored in or

transmitted by these systems. The Company reserves the right to access all messages sent using Company systems (e.g., email, instant messaging, social media etc.). TAURUS may release this information when there is a bona fide investigation conducted on the Company's behalf or otherwise involving the Company by authorized federal, state, and local authorities in the execution of regulatory and statutory obligations; or pursuant to a subpoena, warrant, court order or other form of legal process, such as a national security letter; or where otherwise required or authorized by law

Because this information is Company property, users must not put it to uses that have not been explicitly approved by the Company. Violation of this policy is subject to disciplinary action up to and including termination of employment.

USE/RETURN OF COMPANY PROPERTY

TAURUS's property, including computer, letterhead and other equipment, is intended primarily for business use. In no instance should Company equipment or facilities be used for personal gain or outside income. Occasional personal use, such as receiving critical personal telephone calls or accessing the Internet during lunch or other breaks, is acceptable. We expect our employees to exercise their best judgment in using Company equipment for personal reasons.

Prior to their final day of employment (or at any time upon the Company's request), all employees are required to return to their Manager or Supervisor all Company property in their possession including, but not limited to, their ID badges, keys, passwords, educational materials, Compliance Manual and other Company materials.

ELECTRONIC COMMUNICATIONS AND INTERNET USAGE

The Internet connects people and systems around the world, providing opportunities and challenges for businesses everywhere. It enables quick communication and access to information on a global basis and unparalleled opportunities to exploit new businesses and markets. Employees should remember, however, that use of the Internet is not free. TAURUS incurs substantial costs associated with it, both tangible (connection fees, hardware, software, etc.) and intangible (inherent security risks). Indiscriminate use of the Internet can expose TAURUS's information to significant risks — risks that could have disastrous effects on the Company's reputation with clients and business profitability.

TAURUS considers the Internet a valuable tool for information retrieval, distribution and communication for all business units within TAURUS. The most common uses of the Internet are:

- Electronic communication, including e-mail, collaborative research projects and business partner communication.
- Accessing bulletin boards and newsgroups that allow TAURUS staff to keep abreast of new technology and research in other organizations.

- Information searching, such as queries to various online information stores.
- Advertising and marketing.
- Electronic commerce.

Standards of Use

It is important that electronic communications sent from Company Systems reflect TAURUS's best professional standards. We expect our employees to exercise their best judgment when sending both business and non-business-related electronic communication. Posting, downloading, or otherwise transmitting messages or information that contain obscene, profane, threatening, harassing (racially, sexually, or otherwise), defamatory, or otherwise offensive language or images are prohibited. Unless otherwise approved in advance by the Compliance Department, employees may only communicate in the English language when using Company sponsored systems. Other restrictions include not using Company Systems for the purposes of circulating chain letters, hoax virus alerts, espousing political views and promoting spamming activities, or for similarly disruptive purposes.

Employees should never write or transmit electronic communication that might be viewed as belittling or inappropriately criticizing other employees, including TAURUS personnel or recruits, clients or potential clients, and the Company's competitors. Keep in mind that remarks made in jest can often be misconstrued.

These prohibitions apply whether an employee authors the electronic communication or simply forwards the communication that the employee has received from someone else.

TAURUS expects that employees recognize their obligations to TAURUS and its clients concerning confidential, proprietary or otherwise sensitive information and that such information will not be posted on message boards, in "blogs", or through other forms of online publishing. Employees should not distribute externally any confidential, proprietary or otherwise sensitive communications, electronic or otherwise, that are meant solely for internal audiences. In addition, employees should refrain from wide message distributions (i.e., "cc" overuse) that do not serve any constructive purpose.

Retrieval of Information

The retrieval of executable files from untrustworthy sources is prohibited on Company Systems. Such action can lead to the introduction of viruses or pirated, unlicensed programs. The retrieval of pornographic information is prohibited on Company Systems.

Limitation of Use

Electronic communications using any TAURUS systems or other equipment may not be used for the creation of legal or contractual obligations unless authorized by TAURUS legal counsel. Users are requested not to join in mailing lists or solicit information on the Internet using Company Systems unless there is a business need for doing so.

All Internet usage using TAURUS equipment, as well as the use of all other TAURUS computer infrastructure, is subject to monitoring for compliance with the Company's policies.

Employees must exercise good judgment at all times when using the Internet or other services with Company Systems. Special precautions should be taken when accessing the Internet from networks other than the Company's (e.g., cafés, homes, hotels, etc.). The risk factor is much higher in these situations as those networks may not employ a firewall, virus/malware/spyware or other protections, and sensitive data stored on Company Systems can potentially be compromised by an attack over the Internet. Confidential information should be safeguarded by encrypting it. In addition, employees must physically protect all hardware and media at all times. If you have any questions or concerns about the above items please contact the Information Security Team (security.officer@nationalfloodservices.com).

This Policy is not to be applied or interpreted in a manner that interferes with any rights employees may have under the National Labor Relations Act. For example, employees should feel at liberty to discuss wages, performance and status.

PUBLIC POSTING OF INFORMATION

Employees must not place confidential or proprietary Company material (e.g., software, internal memos, press releases, data, source code or databases, etc.) on any external computer system such as a bulletin board, chat room, social media network or other public forum. Additionally, any information posted by an employee in a public forum can be seen as a reflection on the Company. Employees are strictly prohibited from posting any information that is defamatory, that would violate any of the Company's policies regarding harassment; or that may reasonably be perceived as an express or implied threat of violence against the Company, its employees, customers, or business partners. Employees are also strongly cautioned against posting any information that may make them or the Company appear unprofessional, such as nude or sexually suggestive photographs or videos, messages depicting or promoting the use of drugs or alcohol, or knowingly false statements regarding the products or services offered by the Company.

Public postings also include personal Internet web pages, social media networks and blogs. Please refer to the Compliance Manual for additional information and requirements regarding public posting of information.

Finally, employees should not store or backup Company information to any non-Company sanctioned cloud storage (i.e., Box or DropBox).

OUR CULTURE:

To be an employee of TAURUS means that you are part of an amazing family of caring and dedicated people. You have a passion to help others in time of need. You value innovation, service, appreciation, recognition, and celebration! Our employees stay because they feel valued and respected, and they know they are an integral part of the TAURUS Success Story!

Thank you for being a part of this remarkable team!

Employee Handbook Receipt Acknowledgement:

The employee handbook describes important information about TAURUS, and I understand that I should consult human resources regarding any questions not answered in the handbook.

This manual and the policies and procedures contained herein supersede any and all prior practices, oral or written representations, or statements regarding the terms and conditions of your employment with TAURUS. By distributing this handbook, TAURUS expressly revokes any and all previous policies and procedures which are inconsistent with those contained herein.

I have received the handbook, and I understand that it is my responsibility to read and comply with the policies contained in this handbook and any revisions made to it.

Employee's signature

Employee's name (print)

Date