

COLLECTIVE AGREEMENT

Between

**WORKING VENTURES
INSURANCE
SOLUTIONS LTD.**



And

**CANADIAN OFFICE AND PROFESSIONAL
EMPLOYEES UNION LOCAL 378**



June 1, 2014 – May 31, 2017

ARTICLE 1 – PURPOSE	4
1.01 Purpose of Agreement	4
1.02 No Discrimination, Sexual, Racial or Personal Harassment	4
1.03 Employee Privacy Rights	4
ARTICLE 2 – UNION SECURITY AND RECOGNITION	5
2.01 Union Recognition	5
2.02 Union Membership Maintained	5
2.03 New Employees	5
2.04 Assignments of Wages and Employee Information	5
2.05 Technical Information	5
ARTICLE 3 – UNION REPRESENTATION	6
3.01 Job Stewards Recognition	6
3.02 Job Steward Duties	6
3.03 Representation By Job Stewards	6
ARTICLE 4 – THE RIGHTS OF THE EMPLOYER	6
4.01 Management Rights	6
ARTICLE 5 – DEFINITION OF EMPLOYEES	7
5.01 Probationary Employees	7
5.02 Full Time Regular Employees	7
5.03 Part Time Regular Employees	7
5.04 Temporary Employees	7
5.05 Casual Employees	8
ARTICLE 6 – HOURS OF WORK, OVERTIME AND SHIFT PREMIUM	8
6.01 Regularly Scheduled Shifts	8
6.02 Lunch Periods	8
6.03 Relief Periods	9
6.04 Overtime	9
6.05 Scheduling Overtime	10
6.06 Banking Overtime	10
6.07 Shift Premium	10
ARTICLE 7 – PAID HOLIDAYS	11
7.01 Paid Holidays	11
7.02 Work On Paid Holidays	11
7.03 Floating Holidays	11
7.04 Paid Holidays and Vacation	11
ARTICLE 8 – ANNUAL VACATIONS	12
8.01 Vacation Entitlement	12
8.02 Vacation Scheduling	13
8.03 Disruption of Vacation Due to Hospitalization and Bereavement	13
ARTICLE 9 – LEAVE OF ABSENCE	14
9.01 Union Business	14
9.02 Bereavement Leave	14
9.03 Funeral Leave	14
9.04 Special Leave Without Pay	14
9.05 Jury Duty	14

9.06 Maternity Leave and Parental Leave.....	15
ARTICLE 10 – SICK LEAVE, WELFARE PLANS AND PENSION PLAN.....	15
10.01 Sick Leave.....	15
10.02 Family Responsibility Leave	16
10.03 Medical and Dental Appointments	16
10.04 Dental Plan	16
10.05 Life Insurance A.D. and D.	17
10.06 B.C. Medical Insurance Plan.....	17
10.07 Existing Welfare Package.....	17
10.08 Direct Pay Drug Plan.....	17
10.09 Pension Plan	17
ARTICLE 11 – SALARIES.....	17
11.01 Job Classifications	17
11.02 Job Classification Disputes.....	18
11.03 Minimum Salaries	18
11.04 Job Descriptions.....	18
11.05 Acting Pay Provisions	18
11.06 Productivity Plan.....	18
11.07 General Salary Increases	18
ARTICLE 12 – HIRING, PROMOTION, LAY-OFF AND RECALL.....	19
12.01 Job Postings	19
12.02 Applications and Filling Vacancies	19
12.03 Selections.....	19
12.04 Trial Period	19
12.05 Training	19
12.06 Lay-Off and Bumping	20
12.07 Notice of Lay-Off.....	20
12.08 Recall Rights	20
12.09 Recall By Seniority	20
12.10 Recall Notification	21
12.11 Salary On Recalls And Demotions	21
ARTICLE 13 – SENIORITY.....	21
13.01 Seniority Defined	21
13.02 Loss of Seniority	21
13.03 Seniority Upon Returning to Bargaining Unit.....	22
13.04 Seniority Accrual While On Leave.....	22
13.05 Seniority While On Lay-Off	22
13.06 Seniority For Temporary Work	22
13.07 Seniority Lists.....	22
ARTICLE 14 – GENERAL.....	22
14.01 No Other Agreement.....	22
14.02 Present Conditions Maintained	22
14.03 Bargaining Unit Work	23
14.04 Picket Lines.....	23
14.05 Bulletin Boards.....	23

14.06 V.D.T. Equipment	23
14.07 Education And Training.....	23
14.08 Sexual And/Or Personal Harassment In The Workplace	24
14.09 Disciplinary Letters.....	25
14.10 Personal Duties	26
14.11 Expenses and Travel	26
14.12 Employees Indemnity	26
ARTICLE 15 – DISCHARGE AND TERMINATION	26
15.01 Discharge For Just Cause	26
15.02 Notice.....	26
15.03 Reinstatement	27
ARTICLE 16 – TECHNOLOGICAL OR PROCEDURAL CHANGES AND SEVERANCE PAY	27
16.01 Notice of Change	27
16.02 Retraining	27
16.03 Lay-Off and Recall Election.....	27
16.04 Severance Pay	28
16.05 Severance Pay Entitlement.....	28
ARTICLE 17 – GRIEVANCE PROCEDURE.....	28
17.01 Grievances.....	28
17.02 Procedure	28
17.03 Extension of Time Limits.....	29
ARTICLE 18 – EXPEDITED GRIEVANCE PROCEDURE.....	29
18.01 Investigation.....	29
18.02 Recommendations.....	29
ARTICLE 19 – SINGLE ARBITRATOR.....	29
19.01 Arbitration	29
19.02 Notice to Arbitrate.....	30
19.03 Selection of Arbitrator	30
19.04 Decision of the Arbitrator	30
19.05 Costs of Arbitration	30
ARTICLE 20 – JOINT CONSULTATION COMMITTEE.....	30
20.01 Joint Committee	30
20.02 Statutory Health and Safety Compliance	31
20.03 Unsafe Work Conditions	31
20.04 Investigation of Accidents.....	31
ARTICLE 21 – NO CONTRACTING OUT	31
21.01 No Contracting Out.....	31
22.01 Duty To Accommodate	32
ARTICLE 23 – DURATION.....	32
23.01 Continuation And Duration	32
23.02 Agreement More Than One Year	32
23.03 Severability	32
APPENDIX “A” SALARY SCHEDULE	34
APPENDIX “B” - PRODUCTIVITY PLAN.....	37

THIS COLLECTIVE AGREEMENT ENTERED INTO THIS 1st DAY OF JUNE, 2014.

BETWEEN: WORKING VENTURES INSURANCE SOLUTIONS LTD.
(hereinafter referred to as the "Employer" and/or the "Company")
PARTY OF THE FIRST PART

AND: CANADIAN OFFICE AND PROFESSIONAL EMPLOYEES UNION
LOCAL 378 (hereinafter referred to as the "Union")
PARTY OF THE SECOND PART

ARTICLE 1 – PURPOSE

1.01 Purpose of Agreement

The purpose of this Agreement is to maintain a harmonious relationship between the Employer and the employees; to define clearly the hours of work, rates of pay and conditions of employment; to provide for an amicable method of settling differences which may from time to time arise; and to promote the mutual interest of the Employer and employees and in recognition whereof; the Parties hereto covenant and agree as follows:

1.02 No Discrimination, Sexual, Racial or Personal Harassment

The parties recognize the right of all employees to work in an environment free from sexual, racial, and personal harassment.

The Employer in carrying out its obligations under the Collective Agreement, will not discriminate in matters of hiring, training, promotions, transfer, layoff, discharge, or otherwise, because of race, colour, ancestry, place of origin, political belief, religion, marital status, family status, physical or mental disability, sex, sexual orientation, age, or criminal conviction for which a pardon has been granted. Definition of these protected classes will be consistent with the definitions in the B.C. Human Rights Code.

Notwithstanding the above, the parties agree that should any new protected classes be added to the Human Rights Code during the life of this Agreement that they will be deemed to be included in this language.

1.03 Employee Privacy Rights

The Company shall not participate in drug testing of employees nor will employees be subjected to electronic or any other covert monitoring system.

ARTICLE 2 – UNION SECURITY AND RECOGNITION

2.01 Union Recognition

This Agreement shall apply solely to employees in the bargaining unit for which the Union is certified under the Labour Relations Code of British Columbia and shall be binding on the Employer and the Union and their respective successors and assigns.

2.02 Union Membership Maintained

The Employer agrees that all employees covered under this Agreement as a condition of employment, shall maintain their membership in the Union.

2.03 New Employees

The Employer further agrees that all new employees hired subsequent to the effective date of this Agreement, shall as a condition of employment within thirty (30) days from the date of employment, become and remain members of the Union.

2.04 Assignments of Wages and Employee Information

Upon written authorization from the employee, the Employer agrees to deduct Union initiation fees, dues and assessments from the wages of each employee and to transmit the monies so collected to the Union, once monthly, together with the following information as to the persons from whose pay such deductions have been made:

- | | |
|------------------------------|---|
| (a) Employee name | (g) gross earnings for the applicable period |
| (b) ID number (if available) | |
| (c) Home address | (h) amount of dues deducted |
| (d) Date of hire | (i) Telephone number, except where employees have expressly indicated that their number is unlisted |
| (e) Job classification | |
| (f) Employee status | |

Such information shall be supplied by the Company in a form mutually acceptable to the Parties. In addition, the Company will provide the Union with updated information as changes occur.

2.05 Technical Information

The Employer agrees to provide any technical information required by the Union for collective bargaining purposes.

ARTICLE 3 – UNION REPRESENTATION

3.01 Job Stewards Recognition

The Employer shall recognize the Job Steward(s) elected or appointed by the Union and shall not discharge, discipline or otherwise discriminate against such Job Steward(s) for carrying out the duties proper to that position. The Union shall inform the Employer of the names of the Job Steward(s).

3.02 Job Steward Duties

The Job Steward(s) may, within reason, investigate and process grievances or confer with the Representative(s) of the Union during regular working hours, without loss of pay. The Job Steward(s) will obtain permission from their immediate supervisor before leaving their immediate area for such purposes and such permission will not be unreasonably denied.

3.03 Representation By Job Stewards

An employee shall have the right to have a Job Steward present at any discussion relating to discipline. However, if an employee is to be disciplined in any way for any alleged infraction, the employee must receive, in writing, notice that the meeting concerns possible discipline and the employee has the right to have a Job Steward at the meeting. Such notification shall not form part of any personnel or Employer record.

Where the foregoing pertains to a Job Steward, the Steward will have the right to a Local Officer of their choice in attendance.

ARTICLE 4 – THE RIGHTS OF THE EMPLOYER

4.01 Management Rights

The Union recognizes the rights of the Employer to operate the business and direct the working force subject to the provisions of this Agreement and the right of the Union or employee to grieve, as provided in Articles 17, 18, and 19.

ARTICLE 5 – DEFINITION OF EMPLOYEES

5.01 Probationary Employees

Probationary period – All new employees, except temporary employees, will be considered probationary for the first ninety (90) days of employment. After ninety (90) days employment, an employee will become regular. Temporary employees transferred to, or attaining regular status shall have their temporary period of employment included in their probationary period.

Notwithstanding the foregoing, the Employer may extend an employees' probationary period by up to ninety (90) days subject to the agreement of the Union. The Union will not withhold such agreement unreasonably. If an agreement is not reached, the probationary employee will be terminated.

5.02 Full Time Regular Employees

Full Time Regular – An employee hired to work on a full-time basis in a regular continuing position.

5.03 Part Time Regular Employees

Part Time Regular – An employee hired to work regular hours or days on a continuing basis but who works less than the normal hours in a month. These employees shall be covered by all conditions of this Agreement, except as follows:

- a) Sick leave pay will be on a pro rata basis consistent with the hours employed. Duration of sick leave entitlement will be on the same basis as for full time employees with the same calendar service.
- b) After thirty (30) days service, they will receive statutory holiday pay on a pro rata basis consistent with the proportion of hours normally worked in weeks not containing a holiday.
- c) Vacation pay as provided in Article 8, Annual Vacations, will be calculated on the same basis as for a full time employee with the same calendar service.

5.04 Temporary Employees

Temporary – An employee hired for a specified period not exceeding three (3) months duration, except when extended by mutual agreement between the Union and the Employer. A temporary employee attaining regular status will have rights

under this Agreement which are based on length of service or seniority dated from the start of continuous employment.

5.05 Casual Employees

Casual Employees – A casual employee is one (1) hired for vacation relief, unusual peak work loads or emergencies. Such employee shall be paid not less than the hourly rate as established in Appendix “A” of this Agreement.

The Employer may use casual employees to meet the annual workflow (e.g. seasonal variations, annual vacations, etc.). The Employer will not use such casuals to the prejudice of the established staff complement.

ARTICLE 6 – HOURS OF WORK, OVERTIME AND SHIFT PREMIUM

6.01 Regularly Scheduled Shifts

- a) Regularly scheduled shifts for Full Time Regular Employees shall consist of seven (7) hours per day, five (5) consecutive days per week, Monday to Friday, between the hours of 7:00 a.m. and 6:00 p.m. A regularly scheduled shift may also consist of seven (7) hours per day, five (5) days per week, Tuesday to Saturday (Saturday hours 9:00 a.m. to 5:00 p.m.).
- b) Regularly scheduled shifts for Part Time Regular Employees shall consist of up to seven (7) hours per day, in consecutive days of the week, between Monday and Saturday. Except as may be varied below, a Part Time Regular Employee will not work more than eighty percent (80%) of the normal weekly hours of a Full Time Regular Employee. A Part Time Regular Employee's schedule may be varied by the Company to relieve a Full Time Regular Employee who is absent on sick leave, annual vacation or authorized leave of absence.
- c) Work scheduling for the Tuesday to Saturday shift will be offered on a voluntary basis, in order of seniority. If no employee volunteers to work then the Tuesday to Saturday shift will be assigned to qualified Employees on a rotating basis, in reverse seniority order.
- d) Shift changes can be made by mutual agreement between the employees.

6.02 Lunch Periods

Each Full Time Employee, and each Part Time Employee who works a seven (7) hour day, shall receive a one (1) hour lunch period free from work in each work day which will be taken within two (2) hours of the middle of the regular working day.

The precise time of the lunch period will be arranged between the Employer and the Employee.

6.03 Relief Periods

- a) Each Full time Employee shall receive two (2) relief periods per day of fifteen (15) minutes each, one (1) in the morning and one (1) in the afternoon, free from work, without loss of pay.
- b) Each Part Time Employee shall receive relief periods, free from work, as follows:
 - i) For shifts of less than five (5) hours the Employee shall receive one (1) fifteen (15) minute relief period;
 - ii) For Shifts of five (5) hours or more but less than six (6) hours the Employee shall receive a twenty (20) minute relief period, which may be taken as one (1) twenty (20) minute period or two (2) ten (10) minute periods;
 - iii) For shifts of six (6) hours or more the Employee shall receive a thirty (30) minute relief period, which may be taken as one (1) thirty (30) minute period or two (2) fifteen (15) minute periods.

6.04 Overtime

- a) Overtime Pay
 - i. All time worked before or after the regularly scheduled shift, or on a Saturday if it is not the Employee's regularly scheduled shift, shall be considered overtime, (if requested by the employee or Office Manager) and shall be paid for at one and one-half (1 ½) times the employee's hourly rate for time worked in excess of seven (7) hours, and two (2) times the Employee's hourly rate for all time worked in excess of ten (10) hours.
 - ii. All time worked on a Sunday shall be considered overtime and paid at the rate of two (2) times the Employee's hourly rate.
 - iii. All time worked over thirty-five (35) hours per week shall be considered overtime, and shall be paid for in accordance with (i) or (ii) above, as applicable. For the purpose of calculating weekly overtime in accordance with this Clause (iii), only the first seven (7) hours worked by an Employee in each regularly scheduled work day are counted.

b) Overtime Meals

In the event that an employee is required to work two (2) hours or more beyond their regularly scheduled working day, a meal allowance of seventeen dollars (\$17.00) will be paid by the Employer.

6.05 Scheduling Overtime

Overtime will be offered on a voluntary basis in order of seniority. If no Employee volunteers to work then overtime will be assigned to the qualified Employee who is junior in seniority.

The above process will apply to both scheduled and unscheduled overtime.

6.06 Banking Overtime

Employees who work overtime may request time off in lieu of overtime pay, but such time off must be taken at a time mutually agreed to with the Employer. The length of time off with pay shall be equal to the straight time equivalent to the overtime earnings.

Banked overtime in excess of thirty five (35) hours at June 30th and December 31st each year may be paid out at the employer's discretion.

6.07 Shift Premium

Shift Premium – A shift premium will be paid on those days when employees are requested to work by management (i.e. Telemarketing 11:00 a.m. to 7:00 p.m.) on all hours worked during that day's shift. Premiums shall be fifteen percent (15%) of an employee's normal salary.

With respect to claim calls handled by employees outside of regular hours, it is accepted and agreed that the employee shall be paid at a rate of pay equal to double time at his or her regular rate for the duration of the activity relating to such claim or the equivalent of fifteen (15) minutes at a regular rate of pay whichever is greater.

ARTICLE 7 – PAID HOLIDAYS

7.01 Paid Holidays

The Employer agrees to provide all employees with the following holidays with pay:

New Year's Day	Victoria Day	Thanksgiving Day
<u>Family Day</u>	Canada Day	Remembrance Day
Good Friday	B.C. Day	Christmas Day
Easter Monday	Labour Day	Boxing Day

and any other day that may be stated a legal holiday by the Provincial, Civic, and/or Federal Government. Should any of the above holidays fall on an employee's regular day off, the employee shall receive an additional day or days off, with pay, to be taken on either a Friday or Monday or at a time mutually agreed with the Employer.

7.02 Work On Paid Holidays

No work shall be performed by employees on the above mentioned holidays except in unforeseen circumstances. Work performed on such occasions will be paid at the rate of double the employee's regular rate in addition to the regular salary.

7.03 Floating Holidays

"Floating Holidays" – In addition to the holidays stipulated in Section 1 above, upon completion of one (1) year's service, an employee will be entitled to three (3) paid holidays in each year of service thereafter. These will be known as "floating" holidays to be taken at a time mutually agreeable to the Employer and the employee on a first request basis, without regard to seniority. Floating holidays cannot be carried over into the next calendar year.

7.04 Paid Holidays and Vacation

In the event any of the holidays enumerated in 7.01 above, occur during the period of an employee's vacation, an additional vacation day with pay shall be allowed for each holiday so occurring.

ARTICLE 8 – ANNUAL VACATIONS

8.01 Vacation Entitlement

All employees shall be entitled to a paid vacation in accordance with the following schedule:

- a) After the first six (6) months with the Employer, an employee shall be entitled to a pro-rated paid vacation based on three (3) weeks per annum. Payment for vacation shall be at the employees' regular classification salary rate at the time vacation is taken or six percent (6%) of gross earnings for the period in which the vacation was earned, whichever is greater.

- b) 1 Year

After one (1) year of service with the Employer, an employee shall be entitled to three (3) weeks vacation entitlement. Payment for vacation shall be at the employee's regular classification salary rate at the time vacation is taken or six percent (6%) of gross earnings for the period in which the vacation was earned, whichever is greater.

- c) 5 Years

After five (5) years of service with the Employer, an employee shall be entitled to four (4) weeks vacation entitlement. Payment for vacation shall be at the employee's regular classification salary rate at the time vacation is taken or eight percent (8%) of gross earnings for the period in which vacation was earned, whichever is greater.

- d) 8 Years

After eight (8) years of service with the Employer, an employee shall be entitled to five (5) weeks vacation entitlement. Payment for vacation shall be at the employee's regular classification salary rate at the time vacation is taken or ten percent (10%) of gross earnings for the period in which vacation was earned, whichever is greater.

- e) 10 Years

After ten (10) years of service with the Employer an employee shall be entitled to six (6) weeks vacation entitlement. Payment for vacation shall be at the employee's regular classification salary rate at the time vacation is taken or twelve percent (12%) of gross earnings for the period in which vacation was earned, whichever is greater.

Note: The vacation period will be changed from anniversary date to the calendar year process, effective January 1, 2015.

8.02 Vacation Scheduling

a) Broken Periods

Employees desiring to take vacations in broken periods shall be entitled to take them in periods of a maximum of two (2) weeks at any one time. Subject to operational requirements, employees may be granted more than two (2) weeks at any one time and such request will not be unreasonably denied.

b) Seniority Selection

Employees shall select their vacation periods in order of seniority as defined in this Agreement, however, only one (1) vacation period shall be selected by seniority until all employees in the signing group have selected one (1) period. Subsequently, all employees in the signing group who have chosen to take their vacation in broken periods shall select in order of seniority for a second vacation period and again for subsequent periods until all periods are chosen.

8.03 Disruption of Vacation Due to Hospitalization and Bereavement

An employee whose vacation leave is seriously disrupted by hospitalization or serious illness may be entitled to reschedule or extend her vacation for the period of hospitalization or serious illness (not to exceed the amount of scheduled vacation) and provided that the entitlement to and timing of the rescheduled or extended vacation leave is first agreed to with the employee's Office Manager. Employees are advised to notify the Office Manager immediately, where possible, of the hospitalization or serious illness causing the disruption of vacation leave. Rescheduled or extended vacation leave under this Article will not take precedence over another employee's vacation leave and will be subject to departmental requirements.

An employee who becomes entitled to bereavement leave pursuant to Article 9.02 immediately prior or during his/her scheduled vacation (such as to overlap with his/her vacation) may reschedule that portion of the vacation time which runs concurrently with the bereavement leave. Such rescheduled vacation will be subject to departmental requirements.

ARTICLE 9 – LEAVE OF ABSENCE

9.01 Union Business

Leave of absence without pay will be granted to employees for the purpose of attending to Union business provided the Employer's work requirements will allow for such leave. The Union will request such leave by giving the Employer at least two (2) weeks notice.

To facilitate the administration of this clause, when a leave of absence without pay is granted, the Company will continue an employee's normal salary and bill the Union for all costs including benefits, related to the absence.

9.02 Bereavement Leave

In case of death in the immediate family of the employee, i.e. parent, spouse, child, sister, brother, mother-in-law, father-in-law, foster child, step-child, step-parent, grandchild, grandparent, common-in-law spouse, and/or same sex partner of an employee shall be granted compassionate leave of five (5) days with pay. Such leave of absence will not be charged against paid sick leave or annual vacation entitlement.

9.03 Funeral Leave

Upon application to the Office Manager, up to a maximum of one-half (1/2) days' leave of absence without deduction of pay will be granted to an Employee to attend a funeral as pallbearer or mourner.

9.04 Special Leave Without Pay

An employee may be granted leave of absence, without pay, for personal reasons upon written application. It is understood that such leave shall not interfere with the operation of the department concerned.

9.05 Jury Duty

Employees who are required by law to serve as jurors or witnesses in any court shall be granted leave of absence with pay for this purpose. The employee concerned shall deposit with the Employer any pay received for such service, other than expenses, and shall render an accounting of amounts received together with proof of service.

9.06 Maternity Leave and Parental Leave

- a) For the purpose of this Article "Spouse" includes common-law wife within the meaning of the Family Relations Act.

Maternity and Parental Leave will be granted in accordance with the Employment Standards Act of B.C.

- b) Upon request, the employee shall be granted up to three (3) months Leave of Absence without pay. Such Leave of Absence may be extended by mutual agreement upon application by the employee.

The employee shall be responsible to reimburse the Employer for any expenses incurred under Article 10 on their behalf, and no other benefit shall accrue during such leave.

- c) An employee who resumes employment on the expiration of the Leave of Absence granted in accordance with this Article shall be reinstated in all respects by the Employer in the position previously occupied by the employee, provided the employee has kept up their insurance licensing requirement, or in a comparable position, and with all increments to wages and benefits to which the employee would have been entitled had the leave not been taken.

- d) Seniority shall accrue during maternity leave.

ARTICLE 10 – SICK LEAVE, WELFARE PLANS AND PENSION PLAN

10.01 Sick Leave

- a) Employees are entitled to eighteen (18) sick days with full pay each calendar year. This entitlement is renewed to eighteen (18) sick days on January 1 each year. There is no accumulation of unused sick days from year to year.
- b) New employees are entitled to one and one half (1½) sick days per month worked during their first calendar year of employment.
- c) In cases of prolonged absences due to illness or injury, employees may apply for employment insurance. Employees have the following options:
 - 1. The employee may elect to use sick leave credits at full pay to bridge the E.I. waiting period; or

2. The Employer will bridge the waiting period at 66 2/3% pay, without any deduction from the employee's sick leave credits; or

3. A combination of the above options.

An employee can decide to change the option selected above, at any time prior to the start of employment insurance.

d) If required, Long Term Disability will apply, if eligible, after four months of employment insurance.

e) If an Employee voluntarily resigns and has taken in excess of one and one half (1½) sick days per month in that calendar year, the Employer may recover sick leave payments in excess of one and one half (1½) sick days per month.

10.02 Family Responsibility Leave

In the case of illness/injury of an immediate family member the employee shall be entitled to use from the sick leave bank up to a maximum of two (2) days at any one time for this purpose. Upon request, additional time may be approved.

10.03 Medical and Dental Appointments

Employees will be granted 1 hour leave without loss of pay to attend medical and/or dental appointments which they are unable to schedule outside of working hours. For any appointment exceeding 1 hour, at the employees option, the excess leave may be taken from accumulated banked overtime, or from sick leave or by working the equivalent time.

10.04 Dental Plan

A basic dental coverage plan shall be instituted. The Premiums to be paid one hundred percent (100%) by the Employer.

The Dental Plan includes the following:

Maximum coverage per calendar year	\$2,500.00
Deductible per calendar year	\$ 0.00

Coverage:

Preventive Services	80%
Restorative Services	80%

Major Restorative Services	80%
Orthodontics (\$3,000 – lifetime limit)	60%

10.05 Life Insurance A.D. and D.

Insurance coverage to be two (2) times annual salary.

10.06 B.C. Medical Insurance Plan

Employer will pay one hundred percent (100%) of the premium.

10.07 Existing Welfare Package

The Employer will maintain all other coverages under existing plans in effect at the date of ratification. This includes Long Term Disability and the Extended Health Plan.

10.08 Direct Pay Drug Plan

The Employer shall provide a mutually acceptable Direct Pay Drug Plan which will directly reimburse the pharmacist for eligible prescription drugs to the extent covered by the Plan. The premium costs in full for this coverage, either on a single or family basis, as the case may be, shall be borne by the Employer as per the existing plan.

10.09 Pension Plan

The Employer will set up a group RRSP at a financial institution that is mutually agreed to by the parties. The Employer will contribute, on a monthly basis 4% of each employee's salary to the employee's group RRSP. The employee will also contribute 4% of monthly salary to the RRSP account. Contributions will commence when an employee has completed six months of employment.

ARTICLE 11 – SALARIES

11.01 Job Classifications

Employees will be classified in accordance with the skills used and shall be paid not less than the salary specified for such classifications, in accordance with the salary plan classifications and duties outlined thereunder, as set forth in Appendix "A", which is attached hereto and made part of this Agreement.

11.02 Job Classification Disputes

Any position not covered by Appendix "A", new positions which may be established during the life of this Agreement, or re-classification of existing positions, shall be subject to negotiations and agreement between the Employer and the Union with respect to classification and salary for the position in question. In the event the Parties fail to agree, such matters may be referred to the grievance and arbitration procedures as defined in Articles 17, 18 and 19 of this Agreement.

11.03 Minimum Salaries

It is agreed the salaries contained in Appendix "A" are minimum salaries. This Agreement shall not be so construed as to reduce the pay or increase the hours of any employee within the bargaining unit, nor shall it be so construed that any employee may not be advanced or promoted in the service of the Employer.

11.04 Job Descriptions

In the event that the Employer introduces formal Job Descriptions they will be subject to negotiations between the Parties and the outcome of the negotiations will form part of this Agreement.

11.05 Acting Pay Provisions

Employees required to assume duties in a higher paid job classification will be paid the minimum rate for the job when they perform a minimum of three (3) and one-half hours of the duties.

11.06 Productivity Plan

In addition to salaries outlined in this Agreement, the Employer agrees to pay amounts as outlined in Appendix "B" to all employees on a quarterly basis. Such pay shall be considered wages for all purposes of the Agreement.

11.07 General Salary Increases

Salary scales for existing classifications will be paid in accordance with the salary schedule set out in Appendix "A". All Employees shall receive general increases on the dates set out in Appendix "A" in accordance with the following schedule:

- | | | |
|-----|----------------------|-------------|
| (a) | 01 June 201 <u>4</u> | <u>2.5%</u> |
| (b) | 01 June 201 <u>5</u> | <u>2.5%</u> |
| (c) | 01 June 201 <u>6</u> | <u>2.5%</u> |

- * Cost of Living Adjustment (COLA) will be based on British Columbia CPI year over year at 01 June, and will include all items.

ARTICLE 12 – HIRING, PROMOTION, LAY-OFF AND RECALL

12.01 Job Postings

- a) Notice of all job vacancies within the bargaining unit shall be posted on a bulletin board on the Employer's premises for at least three (3) working days. The notice shall indicate job title, classification requirements, and salary. A copy of the notice shall be sent to the Union and the Chief Job Steward.
- b) An employee may bid on vacant positions which may involve a promotion, lateral transfer, or a lower classification.

12.02 Applications and Filling Vacancies

- a) It shall be the intent of the Employer to fill job vacancies from within the bargaining unit provided employees who apply for positions have the required qualifications.
- b) All bids on posted job vacancies shall be in writing, or on a form provided by the Employer.

12.03 Selections

Selections for job vacancies shall be made on the basis of seniority, qualifications, and ability to do the job. Seniority shall be given every consideration in the selection process.

12.04 Trial Period

When promoted to a higher position an employee shall be allowed a trial period of up to sixty (60) working days. Should the employee be considered unsuitable during the trial period, he/she shall be returned to their former position or one of equal rank. Salary shall be at the service step paid prior to promotion or the step they might have achieved by service had they not been promoted.

12.05 Training

Training and cross-training shall be encouraged on the basis of seniority to allow for the principle of promotion from within.

12.06 Lay-Off and Bumping

If a reduction in office staff is necessary, the following procedures shall be adopted:

- a) the Employee with the least amount of seniority in any classification will be the first laid-off from that job, but he/she may displace an Employee in the same or lower classification with the least seniority in such classification, provided he/she have the qualifications to satisfactorily perform the job and have greater seniority.
- b) Employees who are displaced from their jobs as a result of such bump-back procedure, may themselves move back and displace Employees having less seniority in the same or lower classification, providing such Employees have the necessary qualifications and seniority.

12.07 Notice of Lay-Off

All Regular Employees shall be given notice of layoff or salary in lieu of notice as follows:

0 – 2 years service – 2 weeks notice of layoff or 2 weeks salary in lieu of notice

3 years service – 3 weeks notice of layoff or 3 weeks salary in lieu of notice

4 years service – 4 weeks notice of layoff or 4 weeks salary in lieu of notice

5 years service – 5 weeks notice of layoff or 5 weeks salary in lieu of notice

6 or more years service
– 6 weeks notice of layoff or 6 weeks salary in lieu of notice

12.08 Recall Rights

Any Full Time Regular Employee with six (6) months or more service who is laid-off due to lack of work or redundancy, shall be placed on a recall list for a period of twelve (12) months.

12.09 Recall By Seniority

Employees laid-off shall be recalled by seniority and shall have the right to return to a vacancy in their former job classification or to a similar classification for which they are qualified.

12.10 Recall Notification

Notice of recall to an Employee who has been laid-off shall be made by registered mail, courier or email to the last known residential or email address of the Employee. The Employee must respond to such notice within three (3) days of receiving it or shall lose rights of seniority and recall. However, an Employee who is prevented from responding to a recall notice because of illness or other reason beyond the Employee's control shall not lose rights thereby, but such Employee may be bypassed for the position available. An Employee bypassed as provided above, will remain on the recall list for the remaining recall period.

12.11 Salary On Recalls And Demotions

- a) Employees recalled to their former position or to a position having the same salary range shall receive the current rate for the step in the salary range which they held at the time of lay-off.
- b) Employees recalled to a position in a salary range which is lower than their former position, shall be paid their former salary if it is not higher than the maximum rate for the position to which they are recalled. If the former salary is higher, they shall be paid the maximum rate for the lower position.
- c) The foregoing salary policy shall also apply in the case of demotions due to layoffs and other circumstances.

ARTICLE 13 – SENIORITY

13.01 Seniority Defined

Seniority means length of continuous service with the Employer and its predecessors as an employee in the bargaining unit, except that credit shall be given for all continuous service prior to certification of the bargaining unit.

13.02 Loss of Seniority

Except as provided in Article 13.03, an Employee who leaves the bargaining unit and subsequently returns will be considered a new Employee from the date of re-entering the unit for the purpose of determining seniority credit.

13.03 Seniority Upon Returning to Bargaining Unit

An Employee in a bargaining unit position that is removed from the bargaining unit either by agreement between the Union and the Employer or under the Labour Relations Code of British Columbia shall, upon return to a bargaining unit position or re-inclusion in the removed position, be credited with seniority in accordance with the Union's Seniority Reinstatement Policy.

13.04 Seniority Accrual While On Leave

An employee on approved leave of absence without pay will accrue seniority.

13.05 Seniority While On Lay-Off

An employee laid-off and placed on the recall list under Article 12.06 will retain and continue to accumulate seniority during the period of lay-off.

13.06 Seniority For Temporary Work

No seniority shall accrue for short terms of temporary work except that temporary employees who attain regular status shall have seniority credited from date of entry as an employee of the Employer, as provided in Article 5.04.

13.07 Seniority Lists

The Employer will provide the Union with a seniority list in January of each year, and at such times as may be required for the administration of this Agreement.

ARTICLE 14 – GENERAL

14.01 No Other Agreement

Neither the Employer nor its representatives will require or permit any employee covered by this Agreement to make a written or oral agreement with the Company or its representatives which may conflict with the terms of this Agreement.

14.02 Present Conditions Maintained

Working conditions, wages and benefits at present in force which are not specifically mentioned in this Agreement and are not contrary to its intention, shall continue in full force and effect.

14.03 Bargaining Unit Work

Except as specifically provided in this Agreement, no work which is normally, properly or customarily performed by members of the bargaining unit shall be contracted out, sub-contracted or performed by other than COPE Local 378 members in good standing.

14.04 Picket Lines

It shall not be a violation of this Agreement or cause for discharge of any employee in the performance of his/her duties, to refuse a legal picket line recognized by the Union. The Union shall notify the Employer as soon as possible of the existence of such recognized picket lines.

14.05 Bulletin Boards

Bulletin boards will be made available to the Union for the purpose of posting notices related to meetings, dues, entertainment, health and safety, and general Union activities. All notices shall be submitted to the Employer before being posted. Approval shall not be withheld unreasonably by the Employer.

14.06 V.D.T. Equipment

The Employer will attempt to supply reasonable, but adequate equipment for operating work stations (e.g. adjustable work monitors, detachable keyboards, etc.) It shall be the Employer's responsibility to ensure that VDT equipment meets all WCB and Federal Government safety standards. Upon employee request, but not more than bi-annually, such equipment shall be tested for radiation emission and screen clarity.

The Employer shall provide instruction in the safe and proper usage of VDT equipment.

14.07 Education And Training

The Employer agrees to pay for any course fees, tuition, membership fees and books when required for work related courses taken by employees and approved by the Employer.

Notwithstanding the above, the Employer will provide funding for the ten (10) C.I.P. Courses, when requested by an employee. In addition, the Employer will provide reasonable assistance in the upgrading to and in the maintenance of Level II licenses.

An employee who successfully completes a course above the level one requirement that has been preapproved by the Employer, or any other course preapproved by the Employer, they shall receive a bonus of two hundred (\$200.00) dollars.

The Employer will provide time during normal working hours to any employee to write C.A.I.B. or C.I.P. exams locally.

The Employer may recover expenses for C.A.I.B. or C.I.P. courses or membership fees if an employee voluntarily leaves within one year of the date of exam completion or the date the membership fee was paid. The Employer may also recover similar expenses if a course is failed or not completed.

Notwithstanding the above, if the course is rewritten successfully within one year, the Employer will not recover associated expenses. The employee is responsible for the rewrite fee.

14.08 Sexual And/Or Personal Harassment In The Workplace

- a) The COPE and the Employer recognize the right of employees to work in an environment free from sexual and/or personal harassment, and shall take such actions as are necessary respecting an employee engaging in sexual harassment in the workplace.
- b) Sexual harassment means engaging in a course of vexatious comment or conduct of a sexual nature that is known or ought reasonably to be known to be unwelcome and shall include, but not be limited to:
 - i) sexual solicitation or advance or inappropriate touching and sexual assault;
 - ii) a reprisal, or threat of reprisal, which might reasonably be perceived as placing a condition of a sexual nature on employment by a person in authority after such sexual solicitation or advance or inappropriate touching is rejected.
- c) Personal harassment means any conduct, comment, gesture or contact based on any of the prohibited grounds of discrimination under the Canadian Human Rights Act (race, national or ethnic origin, colour, religion, age, sex, marital or family status, and disability) that is likely to cause offence or humiliation to any person.
- d) An employee who wishes to pursue a concern arising from an alleged sexual and/or personal harassment may submit a complaint, in writing, within thirty (30) days of the latest alleged occurrence through the Union

directly to the Employer's Nominee. Complaints of this nature shall be treated in strict confidence by both the Union and the Employer.

- i) an alleged offender shall be given notice of the substance of such a complaint under this clause and shall be given notice of and be entitled to attend, participate in, and be represented at any hearing under this clause.
- ii) the Nominee's designate and a Union Business Representative shall investigate the complaint and shall submit reports to the Nominee, in writing, within thirty (30) days of receipt of the complaint. The Nominee shall within thirty (30) days of receipt of the reports give such orders as may be necessary to resolve this issue.
- iii) Where the complaint is determined to be of a frivolous, vindictive or vexatious nature, the Employer may take appropriate action. Such action shall only be for just cause and may be grieved pursuant to Article 18.
- iv) Pending determination of the complaint, the Nominee may take interim measures to separate the employees concerned if deemed necessary.
- e) Where either Party to the proceeding is not satisfied with the Nominee's response, the complaint will, within thirty (30) days, be put before a panel consisting of a Union representative, an Employer representative, and a mutually agreed upon chairperson, and the majority decision will be final and binding. The panel shall have the right to:
 - i) dismiss the complaint
 - ii) determine the appropriate level of discipline to be applied to the offender; and
 - iii) make a further order as is necessary to provide a final and conclusive settlement of the complaint.
- f) All alleged offender under this clause shall not be entitled to grieve disciplinary action taken by the Employer which is consistent with the decision of the Nominee or the panel.

14.09 Disciplinary Letters

An employee shall give reasonable notice to the Employer, no longer than two working days delay, to view their employee file and upon their request receive a printout of the file. Any disciplinary letter in the file shall be expunged after 12

months, unless there has been further letter of discipline entered into the employees file. In any event, a twelve month period with no discipline results in an employee file being free of any notices of discipline.

14.10 Personal Duties

The Employer agrees not to require an employee to do duties of a personal nature. Such duties shall include, but not be limited to, serving coffee and non work related functions.

14.11 Expenses and Travel

Employees who are required to travel will receive reimbursement for all receipted reasonable expenses and will be entitled to claim for meals as follows:

Breakfast	<u>\$12.00</u>
Lunch	<u>\$15.00</u>
Dinner	<u>\$20.00</u>

In the event that an employee is required to use their own vehicle in the course of their employment they will be reimbursed 52 cents per kilometre and \$200.00 for the deductible portion of their car insurance costs, when an accident occurs.

14.12 Employees Indemnity

Working Ventures Insurance Solutions Ltd. (WVIS) agrees to be responsible for any legal costs such as fine or penalty that may be incurred by an employee of WVIS, that arise as a result of the performance of the duties carried out in their job, not covered by the E & O policy held by WVIS but not for legal proceedings that arise as a result of criminal or willfully fraudulent acts done by the Employee.

ARTICLE 15 – DISCHARGE AND TERMINATION

15.01 Discharge For Just Cause

It is hereby agreed that the Employer has the right to discharge for just cause and notice or pay in lieu of notice shall be given in the event of such discharge, at the Employer's option.

15.02 Notice

If a regular employee is terminated, except as provided in Article 15.01 above, said employee shall receive two (2) weeks notice immediately prior to the date of

termination, or the equivalent in wages. If the notice is given immediately prior to the vacation period of any employee, such employee shall receive two (2) weeks wages, at the employee's current salary, in addition to vacation pay to which the employee is entitled, plus all other benefits.

15.03 Reinstatement

If upon joint investigation by the Union and the Employer, or by decision of an arbitration pursuant to the terms of this Agreement, it is found that an employee has been unjustly discharged, the affected employee shall be, subject to the award of such arbitration or pursuant to the mutual findings of the Union and the Employer, reinstated to his/her former position without any loss of seniority or rank. Compensation for lost salary shall be mutually agreed between the Employer and the Union or as decided by arbitration.

ARTICLE 16 – TECHNOLOGICAL OR PROCEDURAL CHANGES AND SEVERANCE PAY

16.01 Notice of Change

The Employer will provide the Union with as much notice as possible of intention to introduce automation, equipment or procedures which might result in the displacement or reduction of personnel or in changes to job classifications.

16.02 Retraining

Wherever practical, employees who become redundant due to new equipment or procedures, shall be eligible for retraining to equip them for the operation of such new equipment or procedures, or to qualify for other positions within the unit. Such retraining will be provided by the Employer without cost and without loss of pay to the affected employee(s).

16.03 Lay-Off and Recall Election

In cases where the retraining of employees is not practical, or where other positions with the Employer are not available, the employee(s) may elect for termination of employment or may elect to be placed on the recall list. An employee on recall under this Section, shall receive all the benefits he/she had accrued during employment at the end of the recall period or at such earlier time as he/she may elect to terminate.

16.04 Severance Pay

Severance pay, as provided for in Article 16.05 following, shall be due and payable to a displaced employee immediately upon termination.

16.05 Severance Pay Entitlement

Severance pay shall be paid to employees who are terminated because of changes in administrative procedures, automation, consolidation or suspension of business. The amount of severance pay shall be one (1) month at the employee's current, regular, salary for each year of service, to a maximum of five (5) months.

ARTICLE 17 – GRIEVANCE PROCEDURE

17.01 Grievances

"Grievance" means any difference or dispute concerning the interpretation, application, administration or alleged violation of this Collective Agreement, whether between the Employer and any employee(s) bound by this Collective Agreement or between the Employer and the Union.

17.02 Procedure

Grievances or complaints shall be settled in the following manner:

- a) If the employee has a complaint against the Employer, it shall be referred to as a grievance and the procedure for settlement shall commence with Step 1.
- b) If the Employer or the Union has a complaint, it shall be referred to as a dispute, and the procedure for settlement shall commence with Step 3.

Step 1: The employee involved shall first take up the grievance with the supervisor directly in charge of the work, within ten (10) working days of the circumstances giving rise to the grievance. The employee shall be accompanied by a Job Steward or Representative of the Union.

Step 2: If the grievance is not satisfactorily settled at Step 1, the employee and Job Steward or Representative shall submit the grievance, in writing, to the Office Manager as designated by the Employer, within the next ten (10) working days.

Step 3: If a satisfactory settlement is not reached at Step 2, the grievance shall be referred within the next ten (10) working days to the Representative(s) of the Union and the Representative(s) of the Employer. Failing settlement within a further ten (10) working days of receipt of notice, the dispute may be referred to the Expedited Grievance Procedure and/or Arbitration, by either Party, as set forth in Articles 18 and 19.

17.03 Extension of Time Limits

The time limits set forth in this Article may be extended by mutual agreement between the Union and the Employer.

ARTICLE 18 – EXPEDITED GRIEVANCE PROCEDURE

18.01 Investigation

Where a difference arises between the Parties relating to the dismissal, discipline or suspension of an employee, or to the interpretation, application, operation or alleged violation of this Agreement, including any question as to whether a matter is arbitrable, during the term of the Collective Agreement, Dalton Larson, Mark Atkinson, or a substitute agreed to by the Parties, shall at the request of either Party:

- a) investigate the difference
- b) define the issue in the difference, and
- c) make written recommendations to resolve the difference within five (5) days of the date of receipt of the request, and, for those five (5) days from that date, time does not run in respect of the Grievance Procedure.

18.02 Recommendations

Where the Parties utilize the provision of this Article and written recommendations to resolve the difference are received by the Parties, such grievance or dispute shall not be subject to further proceedings under Article 19, unless mutual agreement between the Union and the Company.

ARTICLE 19 – SINGLE ARBITRATOR

19.01 Arbitration

- a) When any difference arises between the Parties as to the interpretation, application, or alleged violation of this Agreement,

including any question as to whether a matter is arbitrable or not, the matter may be referred by either Party to Arbitration.

- b) As an additional or alternative procedure to Article 18, the Parties to this Agreement shall agree upon a Single Arbitrator as a means of settling disputes.

19.02 Notice to Arbitrate

The Party desiring arbitration under this Article will notify the other Party, in writing, in accordance with the provisions of Article 17. The notice may set out the question(s), in the opinion of the Party seeking arbitration, to be arbitrated.

19.03 Selection of Arbitrator

The Parties to the dispute will thereupon meet within ten (10) working days to decide upon an Arbitrator. Failing agreement upon a person willing to act, or in the event one of the Parties declines the procedure, either Party may apply to the Labour Relations Board for the appointment of an arbitrator. Hearings shall commence within thirty (30) working days of the appointment of the Arbitrator.

19.04 Decision of the Arbitrator

Upon appointment of an Arbitrator, the Arbitrator shall hear the Parties' submissions, and make his award within fifteen (15) working days of the appointment or within such extended period as may be mutually agreed to by the Parties to the dispute. The Arbitrator shall deliver his award, in writing, to each of the Parties, and shall be final and binding on the Parties, and shall be carried out forthwith. The Arbitrator shall not be vested with the power to change, modify, or alter any of the terms of this Agreement.

19.05 Costs of Arbitration

Each Party shall pay their own costs and expenses of the arbitration and one-half (1/2) the remuneration and disbursements or expenses of the Arbitrator.

ARTICLE 20 – JOINT CONSULTATION COMMITTEE

20.01 Joint Committee

The Employer and the COPE shall establish a Joint Consultation Committee. On the request of either Party, the Parties shall meet at least once every two (2) months until this Agreement is terminated for the purpose of discussing issues related to the

workplace that affect the Parties or any employee bound by this Agreement. Time spent by an employee in carrying out the functions of the Committee shall be considered to be time worked. Minutes of all meetings will be kept on file, and copies sent to Committee Members and the Union.

This Committee shall consist of one (1) representative of the Employer and one (1) member of the bargaining unit. The Union Representative will attend whenever practical.

20.02 Statutory Health and Safety Compliance

The Employer and the Union agree to co-operate fully in matters pertaining to the prevention of accidents and occupational disease and in the promotion of the health and safety of all employees.

There shall be full compliance with all applicable statutes and regulations pertaining to industrial health and safety.

20.03 Unsafe Work Conditions

No employee shall be disciplined for refusing work which she/he has reasonable cause to believe is unsafe and where she/he acts in compliance with Section 3.12 of the WorkSafe BC Regulations.

20.04 Investigation of Accidents

In accordance with WorkSafe BC OH&S regulations, whenever a serious accident or near miss event occurs, a member of the Union and the manager shall conduct an investigation and report their findings to the Company and the Union.

ARTICLE 21 – NO CONTRACTING OUT

21.01 No Contracting Out

The Employer will not contract out bargaining unit work that would result in the lay-off of bargaining unit employee(s).

ARTICLE 22 – DUTY TO ACCOMMODATE

22.01 Duty To Accommodate

The Employer agrees to comply with all Provincial and Federal statutes regarding Duty to Accommodate.

ARTICLE 23 – DURATION

23.01 Continuation And Duration

This Agreement shall be in full force and effect on and after the 1st day of June 2014, to and including the 31st day of May 2017, and shall continue in full force and effect until the parties sign a new Collective Agreement.

If written notice is given by a Party hereto, the other Party to the Agreement shall be required to commence collective bargaining with a view to the conclusion of a renewal or revision of the Collective Agreement, or a new Collective Agreement.

23.02 Agreement More Than One Year

It is mutually agreed by the Parties to exclude from this Agreement the operation of Section 50(2) of the Labour Relations Code.

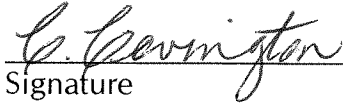
23.03 Severability

In the event that any provision of this Agreement shall at any time be declared invalid by any court or competent jurisdiction or through government regulations or decree, such decision shall not invalidate the entire Agreement. It is the express intention of the Parties hereto that all other provisions not declared invalid shall remain in full force and effect.

DATED THIS _____ DAY OF _____

FOR THE COMPANY

Signed on behalf of the Employer
Party of the first part



Signature
Charlene Covington
Working Ventures Insurance Solutions

FOR THE UNION

Signed on behalf of the Union
Party of the second part



Signature
Cheryl Popeniuk
Union Representative



Signature
Dana Richmond
Union Bargaining Committee
Member

APPENDIX "A" SALARY SCHEDULE

BI-WEEKLY RATES

Monthly rates are determined by multiplying the bi-weekly rates in Appendix "A" by twenty-six (26) and dividing by twelve (12).

Hourly rates are determined by dividing the bi-weekly rates in Appendix "A" by seventy (70).

June 1, 2014	%	START	6 MONTHS	12 MONTHS	18 MONTHS
--------------	---	-------	----------	-----------	-----------

Agent 1

Monthly	2.50%	3,297.19	3,363.14	3,430.40	3,498.77
Bi-Weekly	2.50%	1,521.78	1,552.22	1,583.26	1,614.82
Hourly	2.50%	21.74	22.17	22.62	23.07

Agent 2

Monthly	2.50%	3,597.29	3,669.71	3,742.09	3,817.04
Bi-Weekly	2.50%	1,660.27	1,693.71	1,727.13	1,761.71
Hourly	2.50%	23.72	24.20	24.67	25.16

Clerk

Monthly	2.50%	2,329.90	2,361.82	2,394.17	2,394.17
Bi-Weekly	2.50%	1,075.34	1,090.07	1,105.00	1,105.00
Hourly	2.50%	15.36	15.57	15.79	15.79

Bookkeeper

Monthly	2.50%	2,949.78	3,000.00	3,050.23	3,097.10
Bi-Weekly	2.50%	1,362.46	1,384.61	1,407.80	1,429.43
Hourly	2.50%	19.44	19.78	20.11	20.42

June 1, 2015	%	START	6 MONTHS	12 MONTHS	18 MONTHS
--------------	---	-------	----------	-----------	-----------

Agent 1

Monthly	2.50%	3,379.62	3,447.22	3,516.16	3,586.23
Bi-Weekly	2.50%	1,559.82	1,591.02	1,622.84	1,655.19
Hourly	2.50%	22.28	22.73	23.19	23.65

Agent 2

Monthly	2.50%	3,687.22	3,761.45	3,835.64	3,912.46
Bi-Weekly	2.50%	1,701.78	1,736.05	1,770.30	1,805.75
Hourly	2.50%	24.31	24.81	25.29	25.79

Clerk

Monthly	2.50%	2,388.14	2,420.86	2,454.03	2,454.03
Bi-Weekly	2.50%	1,102.22	1,117.32	1,132.63	1,132.63
Hourly	2.50%	15.75	15.96	16.18	16.18

Bookkeeper

Monthly	2.50%	3,023.52	3,075.00	3,126.48	3,174.53
Bi-Weekly	2.50%	1,396.52	1,419.23	1,442.99	1,465.17
Hourly	2.50%	19.93	20.28	20.61	20.93

June 1, 2016	%	START	6 MONTHS	12 MONTHS	18 MONTHS
--------------	---	-------	----------	-----------	-----------

Agent 1

Monthly	2.50%	3,464.11	3,533.40	3,604.06	3,675.89
Bi-Weekly	2.50%	1,598.82	1,630.80	1,663.41	1,696.57
Hourly	2.50%	22.84	23.29	23.77	24.24

Agent 2

Monthly	2.50%	3,779.40	3,855.48	3,931.53	4,010.28
Bi-Weekly	2.50%	1,744.33	1,779.45	1,814.56	1,850.89
Hourly	2.50%	24.92	25.43	25.92	26.44

Clerk

Monthly	2.50%	2,447.85	2,481.38	2,515.38	2,515.38
Bi-Weekly	2.50%	1,129.78	1,145.25	1,160.94	1,160.94
Hourly	2.50%	16.14	16.36	16.58	16.58

Bookkeeper

Monthly	2.50%	3,099.11	3,151.88	3,204.64	3,253.89
Bi-Weekly	2.50%	1,431.44	1,454.71	1,479.07	1,501.80
Hourly	2.50%	20.43	20.78	21.13	21.45

APPENDIX "B" - PRODUCTIVITY PLAN

In accordance with Article 11.06 the Employer agrees to pay compensation payments over and above the Monthly Rates that are generated by increased productivity. Regular Full Time employees, and Regular Part Time employees will share the amounts on a pro rata basis. The compensation payment total shall equal the sum of 11% of monthly commission earned by the company above a base amount of \$828,000.00.

MONTHLY PRODUCTIVITY THRESHOLDS ARE:

JUNE	\$ 72,000
JULY	\$ 72,000
AUGUST	\$ 72,000
SEPTEMBER	\$ 72,000
OCTOBER	\$ 72,000
NOVEMBER	\$ 72,000
DECEMBER	\$ 60,000
JANUARY	\$ 60,000
FEBRUARY	\$ 60,000
MARCH	\$ 72,000
APRIL	\$ 72,000
MAY	\$ 72,000
 TOTAL	 \$828,000

In determining the compensation payment total, the following criteria shall apply:

1) Disclosure of Financial Information

The Company will provide all relevant financial records to the Union Job Steward for review on a monthly basis.

2) Pro Rata Calculations

Employees will be entitled to a proportion of the total payment that correspond to their hours paid during the month and including the hours missed from work for up to 4 days for any leave of absence without pay.

3) Payments

Employees will receive their proportional payment by the 15th day of the month in the following months:

September
December
March
June

4) Application

Productivity Plan payments will only apply to those employees certified at Kelowna offices of WVIS and the Personal lines income earned from the Kelowna office.

5) Pay Out

The Productivity Plan will be paid out quarterly in each fiscal year, but reconciled annually.