

MEMORANDUM OF AGREEMENT

BETWEEN:

WORKING VENTURES INSURANCE SOLUTIONS

(hereinafter referred to as the "Employer")

PARTY OF THE FIRST PART

AND:

**MoveUp, CANADIAN OFFICE AND PROFESSIONAL EMPLOYEE'S UNION,
LOCAL 378**

(hereinafter referred to as the "Union")

PARTY OF THE SECOND PART

By signature(s) of their duly authorized representative(s) hereinafter affixed, the Employer and the Union ("the Parties") do hereby expressly and mutually agree as follows:

1. This Memorandum of Agreement ("Memorandum") shall be deemed to include all attachments hereto affixed as Appendix "A".
2. It is agreed that the terms and conditions of the current Collective Agreement including all attachments (MOA, LOA, MOU) in force and effect between the Employer and the Union from June 1, 2023 to May 31, 2026, inclusive, shall become the successor Collective Agreement between the Parties, except as expressly provided otherwise by this Memorandum.
3. It is agreed that the terms and conditions of the attached amendments (Appendix "A") shall be included in the current successor Collective Agreement between the Parties.
4. All the terms and conditions to be included in the current successor Collective Agreement between the Parties shall be effective from June 1, 2026 to May 31, 2029.

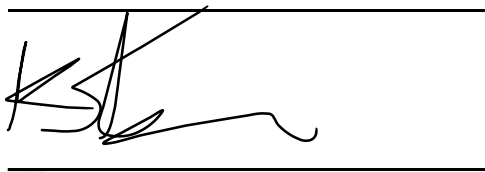
5. Signing Bonus

All employees as of July 15th, 2026 who are active employees in good standing with the Union shall receive a signing bonus of \$500.00 upon ratification of this agreement. Employees who have resigned or been terminated are not entitled to the signing bonus.

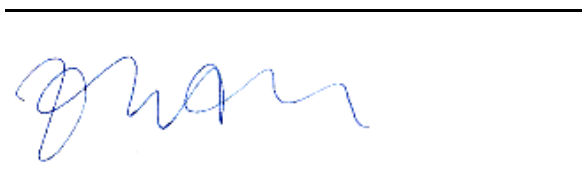
6. It is mutually agreed that this Memorandum is subject to ratification by the respective principals of each of the Parties. The Employer expressly agrees, however, that the Union shall not be required to conduct any ratification vote with respect to this Memorandum or release the results of the ratification vote unless and until the Employer has ratified this Memorandum and advised the Union in writing of its acceptance.
8. The Members of both the Union's Negotiating Committee and the Employer's Negotiating Committee hereby expressly agree that they will unanimously recommend acceptance of this Memorandum to their respective principals.
9. It is mutually agreed that any proposal(s), in whole or in part, of the Employer or the Union, and any related commentary of either Party, arising during shall be deemed to be both introduced and withdrawn on a "without prejudice" basis and, accordingly, shall not be introduced as evidence by either the Employer or the Union in any arbitration or any other proceeding in law.
10. In the event of any dispute between the Parties concerning the interpretation, application, operation or any alleged violation of any provision of this Memorandum including, but not limited to, all the attachments hereto affixed as Appendix "A", this Memorandum in its entirety shall be deemed to be incorporated into the then current Collective Agreement between the Parties as if set forth in full therein in writing, and shall so apply, and any such dispute shall, consequently, be subject to resolution in accordance with the grievance and arbitration procedures contained in said collective agreement.
11. All grievances and other disputes involving the Employer and the Union which are not expressly resolved by this Memorandum shall be deemed to be unresolved by this Memorandum.

Signed at Castlegar, B.C. this 15 day of July, 2026.

For the Union

A handwritten signature in black ink, appearing to be 'KSL', written over a horizontal line.

For the Employer

A handwritten signature in blue ink, appearing to be 'J. H. H.', written over a horizontal line.

APPENDIX "A"

Union			
Number	Affected Article/MOU	Date:	Time:
UP 01	Various	<i>Housekeeping</i>	

Throughout the collective agreement:

- Change “union” to “Union”
- Change “article” to “Article”
- Change “Section” to “Article”
- Change “Steward” to “Job Steward”
- Change “Employee” to “employee”
- Change “collective agreement” or “the Employer’s Collective Agreement” to “this Agreement”, where applicable
- Change “MoveUP, (Local 378, Canadian Office and Professional Employees Union)” to “MoveUP, Canadian Office and Professional Employees Union, Local 378”
- Italicize any legislations or laws, i.e.
 - *Labour Relations Code*
 - *BC Human Rights Code*
- Amend cover page with new dates.
- Update table of contents.

Administration of the Letters of Understanding:

- The Parties agree to not renew LOU (Re: Patricia Biglow)
- The Parties agree to not renew LOU #1 (Re: Benefits and Sick Leave Review)

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



Union			
Number	Affected Article/MOU	Date:	Time:
UP 02	Article 2.04	<i>Amend</i>	

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

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



(j) Retirements

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

Union			
Number	Affected Article/MOU	Date:	Time:
UP 03	Article 3.03	<i>Amend</i>	

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~~ Union Representative of their choice in attendance.

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



Union			
Number	Affected Article/MOU	Date:	Time:
UP 04	Article 5.01	<i>Amend</i>	

5.01 Probationary Employees

Probationary period – All new employees, except temporary employees, will be considered probationary for the first ninety (90) calendar days of employment. After ninety (90) calendar days of 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) calendar 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.

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



Union			
Number	Affected Article/MOU	Date:	Time:
UP 05	Article 6.01	<i>Amend</i>	

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 between Monday and Saturday. Two (2) consecutive days off will be provided each week. 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~~ Employer 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.

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Signed off this 15 day of July 2026

For the Union



For the Employer



d) Shift changes can be made by mutual agreement between the employees.

Union			
Number	Affected Article/MOU	Date:	Time:
UP 07	Article 9.02	<i>Amend</i>	

9.02 Bereavement Leave

In case of death in the immediate family of the employee, i.e. parent, spouse, child, ~~sister,~~ ~~brother,~~ sibling, ~~mother-in-law,~~ ~~father-in-law,~~ ~~parent-in-law,~~ **child-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.

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



Union			
Number	Affected Article/MOU	Date:	Time:
UP 08	Article 10	<i>Amend - The Parties agree on the following benefit improvements:</i> • <i>Vision care increased from \$300 to \$500 every 24 months.</i> • <i>Extended health care plan for mental health practitioner coverage to include RCCs and Social Workers.</i>	

ARTICLE 10 – SICK LEAVE, WELFARE PLANS AND PENSION PLAN

[...]

10.02 Family Responsibility Leave

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Signed off this 15 day of July 2026

For the Union



For the Employer



In the case of ~~illness/injury~~ illness, injury, or emergency related to the care 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.

Union			
Number	Affected Article/MOU	Date:	Time:
UP 09	Article 11	<i>GWI</i>	

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 ~~2023 6.0%~~ 2026 3.0%

(b) 01 June ~~2024 4.0%~~ 2027 3.0%

(c) 01 June ~~2025 2.0%~~ 2028 3.0%

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For the Employer



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

Union		Date:	Time:
Number	Affected Article/MOU		
UP 11	Article 14		

14.06 ~~V.D.T.~~ Workstation 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~~ computer 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~~ computer equipment.

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



[...]

14.08 Sexual And/Or Personal Harassment In The Workplace

a) MoveUP 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.

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



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.~~

Union			
Number	Affected Article/MOU	Date:	Time:
UP 13	Article 24	<i>Amend</i>	

ARTICLE 24 – DURATION

24.01 Continuation And Duration

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Signed off this 15 day of July 2026

For the Union



For the Employer



This Agreement shall be in full force and effect on and after the 1st day of June ~~2023~~ 2026, to and including the 31st day of May ~~2026~~ 2029, 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~~ 24.02 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~~ 24.03 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.

Union			
Number	Affected Article/MOU	Date:	Time:
UP 14	Appendix A	<i>Amend - The Union proposes calculating and amending wage grid based on GWI negotiated.</i>	

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer



APPENDIX "A" SALARY SCHEDULE

The Union proposes calculating and amending wage grid based on GWI negotiated.

E&OE

Signed off this 15 day of July 2026

For the Union



For the Employer