



**EMPLOYEE
HANDBOOK**

Version 1.0

1. OBJECTIVE

This Employee Handbook provides an overview of the employment policies, procedures, benefits and Ethics at workplace of AppShark Software Inc. (hereinafter referred to as 'Company'). The company shall comply with all the employment statutes of the country and state, as applicable. The company reserves the right to review and change these policies from time to time as needed.

2. SCOPE

This handbook is applicable to all full time and part time Employees on regular employment with the Company. Employees who work as sub contractors will be exempted from the policies outlined in this document.

3. EMPLOYMENT POLICIES

EQUAL EMPLOYMENT OPPORTUNITIES

Company is committed to equal employment law; the employee selection process is based on the ability, competence and suitability of the applicant for the relevant roles applied. Company shall comply with the 'Americans with Disability Act' and all applicable acts. Employment decisions will be made without unlawful discrimination.

4. ZERO TOLERANCE POLICIES

ANTI-CORRUPTION AND BRIBERY

It is company's policy to strongly support honest and ethical business practices. We have a zero tolerance to bribery and corruption. Integrity and professionalism are our key functional mechanisms while dealing with business partners, clients, customers and suppliers.

ANTI-SEXUAL HARASSMENT POLICY

Another zero tolerance policy is any unwelcome sexually determined behavior which has physical contact or advances, sexual favors, sexually colored remarks, unwelcome communication or remarks

(direct or implied) that creates a hostile work environment and any other unwelcome “sexually determined behavior” (physical, verbal or non-verbal conduct) of a sexual nature.

The Company prohibits any form of sexual harassment and hence any act of sexual harassment or related retaliation against or by any Employee is unacceptable. This policy therefore, intends to prohibit such occurrences and also details procedures to follow in case of violation of the policy.

CODE OF CONDUCT AND DATA PRIVACY

Company is committed to the law, integrity, honesty and fairness. Its reputation is a valuable asset and strives to continuously earn the trust, confidence and respect of its clients and customers, its affiliates, its community and employees. This policy is indicative of the same and stakeholders are advised to be aware of specific nuances as applicable per laws of the land. The data or information specific to project or otherwise to the organization needs to be safeguarded. Clients of the company trust the organization and may provide their operational processes to Company as part of their engagements. All Employees need to be responsible in the handling of such data and information and are expected not to conduct any unethical practices with the data or information.

5. WORKPLACE PRACTICES

WORKING HOURS, TIMEKEEPING AND OVERTIME

This section serves as guidelines for operations of Working hours, Time keeping and Overtime. The company's regular work schedule will be 8:00 a.m. to 5:00 p.m., Monday through Friday, except those days on which the company's offices are closed for holidays as per the annually published holiday schedule.

Break time

Employees will be provided a one-hour meal period during company's regular work schedule. Employees who are located at client locations are required to follow the normal office hours of the client, or such hours as requested by the client in consultation with the Company.

Time sheets

Employees should enter, review and submit their timesheets on a daily basis and it is their responsibility to certify the accuracy of all time recorded. The timesheets will be subject to audits every week. The timesheet shall serve as a record for attendance and time worked. Employee should not indulge in falsifying; Reporting Managers cannot ask Employees to work “off the clock” i.e. to work and not report in timesheet. The company expects all Employees to assume

diligent responsibility for their attendance and promptness. The Company reserves the right to investigate fraudulent timesheet entries and to take necessary corrective/disciplinary action up to and including termination. Every attempt will be made to avoid the need for overtime, through proper resource planning and workflow.

Overtime/Extra hours pay

Overtime is considered only when it is unavoidable for operational purposes to meet established schedules and deadlines, only a practice head may approve overtime, after all other alternative working practices have been considered. For Exempt employees (Salaried), no overtime will be paid. Non-exempt Employees (hourly) who work overtime are entitled to be paid overtime for all preauthorized work as per applicable federal, state wage and hour laws. Failure to obtain prior approval for overtime may result in disciplinary action resulting up to termination. For more information on what is considered as time worked and what constitutes overtime, you may contact the Human Resources Dept. The Extra hours will be paid per the individual employee's offer letter.

Absence and Tardiness

It is expected that the employee will contact their supervisor immediately and no later than 15 minutes before the beginning of the employee's scheduled shift. If an employee expects to be absent from work, it is expected that the employee will contact their supervisor immediately and no later than 1 hour before the beginning of the employee's scheduled shift. Emergency situations can be exempted from this rule.

Frequent absenteeism or non-availability for assigned work

If an employee must be away from your workstation for an extended period, supervisors are to be informed the leaving time and approximate return time. Good attendance is a requirement for success at Company and will be considered along with other factors when decisions regarding career development are made. Unsatisfactory attendance may result in disciplinary action, up to and including termination of employment. Poor attendance will also have an adverse effect on promotions and career growth.

6. DRESS CODE

Considering various cultures and global community in which we work, Dress code has to be formulated to project a positive professional image we give an opportunity to dress in smart casual business attire,

to allow the Employees to work comfortably. Good grooming and appropriate dress reflect employee pride and self-confidence.

Employees who are hosting or attending meetings with clients, vendors, or who are in another Company office should refrain from wearing casual attire, unless meeting attendees agree in advance to follow the casual business attire policy. Employees on Client site need to adhere to the dress code that is prevalent at the client site. This however, should be in line with the professional image of the Company. The immediate Reporting Manager shall be responsible to ensure that all Employees who report to him/her comply with the Dress Code Guidelines.

7. CAREER OPPORTUNITIES

Based on the business needs and requirements of the company, an Employee may be required to relocate to any other location and/or get back to base location (including any other Country) either on a temporary or permanent basis. Advance notice will be given to an Employee for the same and relocation expenses shall be provided to him/her as per the eligibility applicable under Company policy.

8. EMPLOYMENT DATES

PERIOD OF CONTINUOUS EMPLOYMENT

The starting date of an Employee's employment will be the date on which Employee's period of continuous employment begins with the Company. Any prior engagement with the company shall not be treated as a period of continuous employment. Prior service will not be bridged with current employment.

9. PAYMENTS & DEDUCTIONS

The payroll deductions from Employee's salary will be as per applicable federal and state laws towards following contributions and the Company will also make other deductions as authorized or requested by the Employee with respect to any advances and volunteer contribution to benefit programs offered by the Company:

- Social Security Tax
- Medicare Tax
- Federal Income Tax
- State and local taxes and other mandated charges, depending on location

The company, if required by law will recognize certain court orders, liens and wage garnishments that will result in payroll deductions.

On Employee's request, the company may withhold more than the minimum amounts for Federal Income Taxes (*Withhold of less than the required minimum is not allowed*). These requirements and options are explained on Employee's form W-4. There are certain other legal situations that may require additional withholding but these occur infrequently.

Employee may contact the Finance team for any clarifications required on the taxations and deductions

Pay Period

Employees are paid semi-monthly, on the 15th and last day of the month. The semi-monthly pay schedule is made up of 24 pay periods. In the event that a regularly scheduled payday falls on a day off such as a weekend or holiday, employees will receive pay on the last day of work before the regularly scheduled payday.

While the Company makes every effort to adhere to the above schedule, there may be circumstances that will result in a delay. In most cases the delay may be up to 1 business day, but with a possibility of up to 5 business days.

Pay Stub Distribution

Pay stubs will be distributed electronically by the Finance team as soon as the payroll processing completed.

Status Changes

Each employee is responsible for updating their profile in HR-Portal noting any changes in the following:

- Name
- Address
- Telephone number
- Change in status that might impact Tax withholding Citizenship or work authorization
- Person to be notified in case of emergency Registration, certification, licenses
- Other information having a bearing on employment

10. EXIT & SEPARATION

All employment at the Company is “at will”. The Company OR the Employee may choose to terminate employment at anytime, without notice.

PAYROLL & BENEFITS

- Payroll will be processed as per schedule and the last payment for services will be made with normal schedule.
- Any expenses that haven't been submitted should be submitted (with Supervisor approval) within 30 days to get reimbursed.
- At the time of Separation, Employee is required to return all company assets namely, computer/laptop, ID card, access card, cell phone & related accessories. Failure to do so will result in withholding of the last pay check and/or filing a police report.
- Health insurance will be terminated immediately, however, the insurance company may keep the policy coverage active until the end of the calendar month.
- Employee who resigns or is terminated from the services of the Company shall have the opportunity to continue their current level of insurance coverage at their own expense (total premium rates and Admin fees) as required by the Consolidated Omnibus Benefits Reform Act (COBRA). The clarification will be taken from the employee at the time of clearance on the insurance continuation.

11. CORRECTIVE ACTIONS

This Corrective Actions Policy applies to all regular employees. This policy pertains to matters of conduct as well as the employee's competence. However, an employee who does not display satisfactory performance and accomplishment on the job may be dismissed, in certain cases, without resorting to the steps set forth in this policy.

Based on the circumstances, a manager may use any of the steps described below, in any sequence that seems appropriate at the time. Serious offenses may result in immediate termination. Likewise, there may be times when the Company decides to repeat a correction step.

Corrective Action Procedure

Unacceptable behavior/performance that does not lead to immediate termination may be dealt with in the following manner:

1. Discussion with manager
2. Written Warning
3. Termination

12. WORKPLACE STANDARDS

INFORMATION SECURITY

'Information security' is the responsibility of all Employees.

Any act of breach or violation against the applicable Information Security Policy will be viewed seriously and suitable penalty/disciplinary action will be initiated against the Employee(s), in case, if required as per the employment agreement and the Non-Disclosure Agreement/confidentiality agreement - both documents which are duly signed by all Employees at the time of Joining and policies/relevant statutes and laws, wherever applicable. Employee may be required to sign an additional Non-Disclosure Agreement (NDA) specific to the client he/she is working for the company, as per the client requirement and as applicable. Violation of the agreement may lead to termination.

OUTSIDE EMPLOYMENT AND SOLICITATION

Company requires that all Exempt (Salaried) employees exclusively work for the Company, and not have any other employment without express written permission from the CEO. Furthermore, during employment hours, the following activities are prohibited

- Conduct business for any other organization on Company's time, without relevant approvals.
- Any outside employment that would constitute a conflict of interest like – working for its competitors, clients or vendors
- To involve in outside activities or pressurizing other Employee to support /participate in activities like - sales on behalf of any organization or distribution of any literature during work hours or on Company property. Any exceptions to **this** must have specific management approval in advance.

If an Employee observes a situation that might cause problems, Employee is urged to discuss it with his/her Reporting Manager or HR so that it can be resolved.

The Company reserves the right to review the Employee's personal tax returns (via a 3rd party) to make a determination if an Exempt Employee has had employment simultaneously at another organization or has been conducting any other non-passive business during their period of continuous employment with the Company. If it is found that the Employee has violated this

policy, one or more of the following actions may be taken:

- Immediate termination of employment
- An attempt at all or partial recovery of salaries, bonuses and commissions paid by the Company.

PERSONNEL FILES

It is every employee's responsibility to ensure that the personal and professional information furnished to the company are correct and up-to-date. All the information given to the HR at the time of joining has to be supported with relevant documents.

SUBSTANCE ABUSE

Substance Abuse/Drug-Free Workplace

Employees are prohibited from the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance on Company premises. Also prohibited is the use or possession of any illegal drugs or alcoholic beverages on Company premises, while on the job, or while performing Company business, or appearing for work or performing any job duties while impaired by alcohol, illegal drugs, or improper use of prescription or over-the-counter medicines. Employees who violate these rules will be subject to corrective action up to and including termination. Employees whose performance may be impaired by proper use of prescription or over-the-counter drugs must so advise their supervisors, and may be sent home if a safety hazard could exist. Company recognizes that substance abuse is a health problem and will attempt to work with and assist an employee if required.

Drug and Alcohol testing:

- The Company at its sole discretion may conduct drug and alcohol testing among applicants, all Employees, a random sample of Employees, or specific Employees.
- Cooperation for such testing is a condition of Employee's continued employment with the Company.
- Refusal for the same will be considered as a voluntary resignation without good work-related cause.
- All applicants for employment may be required to submit to a drug test prior to employment. Failure or refusal to do so will result in withdrawal of a conditional offer of employment and/or termination of employment. No applicant will be asked to take a test unless an offer of employment has been made. All offers of employment are conditional upon a negative test result.

SMOKING

Smoking is allowed only in designated areas referred as '*Smoking zones*'. This should, however, not cause delays or in any way interfere with the timely completion of Employee's work assignments. If Employee is at a client site, he/she needs to follow the guidelines defined by the client.

13. Workplace Etiquette

Computers, Internet, E-Mail, and Voice Mail Usage Policy

For purposes of this policy, the term "e-mail" or "e-mail system" refers to all electronic messaging systems and services maintained by the Company and used by employees from any location, and the term "Internet" or "Internet services" refers to all services subscribed to or maintained by the Company to connect with or communicate through the Internet and accessed or used by employees from any location.

This policy applies to all employees with access to email and the Internet.

- **Company Property.** The email system and the Internet services as defined in this policy are Company property.
- **Company Business.** Employees shall use e-mail and the Internet only for authorized Company business.
- **No Privacy Rights.** Employees are not promised and should not expect privacy in their email and Internet communications, or in their pattern of usage of email and the Internet. The Company reserves and intends to exercise the right to monitor, access, and copy the contents of the email and Internet communications, and review employees' use of email or the Internet, as deemed necessary at the discretion of management, and may disclose the contents or usage pattern to third parties. The existence of passwords for email and the Internet and the "delete" key function do not restrict or eliminate the Company's abilities or rights under this policy. Employees should understand that mere deletion of e-mail or Internet communications may not entirely eliminate such communications from the e-mail system or the Internet.
- **Use for Lawful Purposes.** Employees must use e-mail and the Internet only for lawful purposes. Employees must not post, transmit, or receive (assuming the material is requested by or known to an employee prior to receipt) through e-mail or the Internet any unlawful, harmful, threatening, abusive, harassing, defamatory, vulgar, obscene, profane, hateful, or otherwise objectionable material of any kind. This includes, but is not limited to, e-mail and Internet communications that violate the Company's policy regarding sexual harassment and other forms of harassment.
- **No Solicitation.** Employees shall not use email or the Internet for any type of solicitation of the Company, its employees, or third parties, including, without limitation, solicitation for charitable, personal, business and union organizing purposes, except for legitimate Company purposes approved by management.

- Prohibited Use. Users shall not use the Internet or email services to view, download, save, receive, or send material related to or including:
 - Offensive content of any kind, including pornographic material
 - Promoting discrimination on the basis of race, gender, national origin, age, marital status, sexual orientation, religion, or disability
 - Threatening or violent behavior
 - Illegal activities
 - Commercial messages
 - Gambling
 - Job information and/or sites
 - Personal gain
 - Forwarding email chain letters
 - Spamming email accounts
 - Material protected under copyright law
 - Sending business-sensitive information by email or over the Internet without authorization from senior management
 - Dispersing corporate data without authorization from senior management
 - Opening files received from the Internet without performing a virus scan
 - Tampering with the Company name in order to misrepresent yourself and the Company to others
- Purchase/Contract. Unless specifically authorized by the Company, employees shall not make purchases or enter into any type of contract or contractual relationship that binds the Company, or enter into negotiations thereof, using email or the Internet.
- Uploading/Downloading. Employees may not upload or download software files without authorization from management.
- Trade Secret and Confidential Information. Unless specifically authorized by the Company, employees shall not use email or the Internet to send or request the receipt of the Company's or any client's trade secret, sensitive or otherwise confidential or proprietary information.
- Passwords. Employees will be assigned a unique password for email and the company network that must be changed upon first use and then kept confidential. Only the employee selecting the password may use the password to gain access to email or the Internet. Employees shall not share their email or network passwords, provide e-mail or network access to unauthorized users, or access another's email box without authorization. Employees are responsible for the unauthorized use and disclosure of their password and for any harm resulting therefrom.

- Formality of E-mail and Internet Communications. E-mail and Internet communications should not be treated more casually than any other business communication. All email and Internet communications sent by employees should be accorded the formality and scrutiny of a written letter or memorandum. Employees should not send an email or Internet communication that they would not send in print.
- Storage. All communications sent or received using e-mail or the Internet that contain valuable business information and sent or received in accordance with this policy should be printed for paper storage or backed up in another reliable manner to avoid accidental erasure.
- Network Connections. Unless specifically authorized by the Company, employees shall not establish Internet or other external network connections that could allow unauthorized persons to gain access to the Company's systems and information. These connections include the establishment of hosts with public WiFi network, public modem dial-ins, World Wide Web homepages, and File Transfer Protocol (FTP).
- Termination of Access. The Company may terminate an employee's access to email or the company network at any time without notice or cause.
- IT Policy. The Company has issued an IT Policy which outlines in greater detail the controls the Company has put in place in regards to IT assets and the roles of employees in adhering to and maintaining these controls.
- Clear Screen Policy. Users are required to log off or lock computers when unattended by pressing ctrl-alt-del. At the end of the workday all applications should be closed and the computer should be turned off. In addition, all computers should have a screen saver password that is automatically activated after 15 minutes of activity, and requires the user's password to unlock.
- Responsibilities. Users are responsible for
 - Honoring the acceptable use policies of networks accessed through Internet and email services.
 - Abiding by the Company's IT Policies
 - Abiding by existing federal, state, and local telecommunications and networking laws and regulations.
 - Following copyright laws regarding protected commercial software or intellectual property.
 - Minimizing unnecessary network traffic that may interfere with the ability of others to make effective use of network resources.
 - Not overloading networks with excessive data or wasting technical resources.
- Corrective Action. Violations of this policy may result in corrective action up to and including discharge.

Computers, email, voice mail, Internet access, and other information systems of the Corporation are considered Company property. They are not to be used in a way that may be disruptive, offensive to others, or harmful to morale.

All data entered on the Company's computers is considered the property of the Company. No employee should knowingly enter false or misleading information in the Company's computer system or destroy any data that the Company needs to conduct its business. For various reasons, the Company may find it necessary to access employees' equipment. As a result, an employee's computer should not be used for personal business. Also, unauthorized access to a computer or computer system or knowingly destroying a computer, computer system, computer software, or computer program is specifically prohibited.

Voice mail is Company property and is to be used for business purposes only. Like an employee's computer, the Company may access any employee's voice mail when it deems such access necessary. Employees should be aware that nothing should be left on voice mail that would not be put in a formal memo or that the employee would not want to become public knowledge. Derogatory, offensive, or insulting language is not to be used in any voice mail message. Employees are forbidden to access voice mail that is not addressed to or intended for them.

14. HEALTH, SAFETY & ENVIRONMENT

Company has adopted a policy prohibiting workplace violence. Consistent with this policy, acts or threats of physical violence, including intimidation, harassment, and/or coercion, which involve or affect the Company or which occur on Company property, will not be tolerated.

Acts or threats of violence include conduct that is sufficiently severe, offensive, or intimidating to alter the employment conditions or to create a hostile, abusive, or intimidating work environment for one or more employees. Specific examples of conduct that may be considered threats or acts of violence include, but are not limited to, the following:

1. Hitting or shoving an individual.
2. Threatening an individual or his/her family, friends, associates, or property with harm.
3. Intentional destruction or threatening to destruction property.
4. Making harassing or threatening phone calls.
5. Harassing surveillance or stalking (following or watching someone).
6. Unauthorized possession or inappropriate use of firearms or weapons.

The prohibition against threats and acts of violence applies to all persons involved in Company operation, including but not limited to personnel, contract, and temporary workers and anyone else associated with the Company. Violations of this policy by any individual will lead to corrective action, up to and including termination and/or legal action, as appropriate. Every employee is encouraged to report incidents of threats or acts of physical violence of which he/she is aware. The report should be made to your supervisor.

WORKPLACE SAFETY

Company is committed to the highest possible level of safety for all Employees in all activities and operations and will be in compliance with all health and safety laws applicable to business. Employees are expected to be equally conscientious about work-place safety, including proper work methods, reporting potential hazards, and abating known hazards. Unsafe work conditions in any work area should be reported immediately to a Reporting Manager, so that corrective action can be initiated.

INJURY AT WORK PLACE

In case of any injury, in connection with his or her employment, the Employee must immediately notify the Reporting Manager, who will secure necessary medical attention and complete required reports. In any case of serious injury, Employees are to receive prompt and qualified medical attention followed by the filing of necessary reports. Should an injury prevent an Employee from returning to work for any period of time, the Reporting Manager or Human Resource Department will notify the Employee of employment benefits related to this situation.

The Company's Safety Policy and practices will be strictly enforced, and may lead to possible termination if an Employee is found to be willfully negligent in the safe performance of their job.

WEAPONS IN WORKPLACE

In an effort to provide a safe environment, free from the threat of danger or violence, Employee should not be in possession of any weapons, concealed or otherwise, while conducting Company business. If Employee are found in possession of a weapon, security or appropriate law enforcement officials will be notified, and appropriate disciplinary action will be taken (up to and including termination).

Employee shall not commit/promote any criminal activity or enterprise/provide instructional information about illegal activities, such as making or buying illegal weapons or violating someone's privacy. This prohibition applies to all the Company offices and all clients' sites.

15. BENEFITS

Listed below are the benefits applicable for all Employees on US payroll.

Public Holidays:

- Company will publish a list of holidays for the upcoming year by 31st December of the preceding year.
- This holiday list will be applicable to all existing employees except for those working at a client's location who will observe holidays as per the client's holiday list.
- Employee who is working at a client site must notify their Reporting Manager as soon as possible if the client celebrates additional or different holidays. The Reporting Manager will work with the Employee to determine their schedule and work location.

PAID TIME OFF / ANNUAL LEAVE

Leave Year: January – December

Employees are eligible for 10 leaves per annum which includes sick days, personal days and vacation time.

Leave encashment

Employees are eligible for the Leave encashment policy if their billability is 100% and the leave balance of 10 days within the year.

Work From Home

- Employees can work from home for family care or to handle their personal matters
- Employees who are more than 80% billable on the date/day are entitled to avail the work from home option.
- Employees in product support can avail their leaves to take care of their personal matters.
- Work from home is applicable to Sr. Software engineers, Project leads & Project Managers only
- Such employees can avail 1 day's work from home in a month with Manager's approval
- Every work from home request needs prior approval from manager; if not approved, it will be auto rejected and same will be counted as Leave/Loss of Pay (LOP) as per the leave balance
- If an employee cannot come to work due to medical reasons and his contribution is critical for the project, work from home can be availed, subject to doctor's advice and Director's approval.
- All leaves are to be applied in the HR portal for approvals.

ANNUAL SHUTDOWN

During the Annual Shutdown, Annual Leave, Advance Leave and Floating leave shall be utilized, as applicable.

MANDATORY TIME OFF

There may be instances where an employee will be placed on mandatory Paid Time off. The manager will inform the employee if/when a need arises.

16. FINANCIAL

Any applicable taxes on benefits provided by the Company will be borne by the Employee. The Company reserves the right to deduct taxes as per the applicable statutory norms.

TRAVEL & BUSINESS EXPENSES

All business related travel needs to be approved by a supervisor before such expenses are incurred. This includes travel to customer sites, training, conferences etc. The following rules should be adhered to:

- General guideline to follow - spend the money as if you are spending your own.
- No Alcohol purchases by Employees will be reimbursed.
- Tips should be reasonable - no more than 15%
- Meals, beverages choices at restaurants should - eat healthy, but be reasonable.
- No Employee Group expenses will be paid. Each employee will have to submit their own individual expenses, approved by their supervisor.
- Sales Teams
 - All client entertainment expenses need to be pre-approved by your supervisor
 - No Air travel, Lodging or other expenses without explicit written approval from supervisor
- Original receipts are REQUIRED for all expense reimbursements. No Receipt, No Reimbursement.

HEALTH INSURANCE

Particulars	Details									
Eligibility	<ul style="list-style-type: none"> All new hires will have a waiting period of 30 days before they will be able to join Company's group health insurance program. The insurance effective date can only be the beginning of a calendar month. So, if an employee starts on the 15th of a month, they will have to wait 1.5 months before they are eligible to join the program. 									
Cost	<p>Monthly Insurance premium cost (Effective Oct 2019)</p> <table border="1"> <thead> <tr> <th>Coverage Type</th> <th>Silver</th> <th>Gold</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$75</td> <td>\$165</td> </tr> <tr> <td>Employee + Family</td> <td>\$750</td> <td>\$1,105</td> </tr> </tbody> </table> <p>The above rates will be updated annually; please contact your manager if the rates above haven't been updated for the current year.</p>	Coverage Type	Silver	Gold	Employee Only	\$75	\$165	Employee + Family	\$750	\$1,105
Coverage Type	Silver	Gold								
Employee Only	\$75	\$165								
Employee + Family	\$750	\$1,105								
Registration	Employee to complete their enrollment formalities on the online enrollment website within 30 days from the date of hire.									
Cancellation	If Employee has specifically decided not to opt for Health insurance, the insurance application form needs to be submitted with that option.									

CONTINUATION OF MEDICAL COVERAGE

In compliance with the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), as amended, the Company offers state continuation coverage to the eligible employees.

The state continuation coverage is optional and depends completely on the employees interest. Employees who wish to continue coverage, must notify the insurer in writing the latter of:
 (1) 10 days after the date you become eligible or

(2) 10 days after the date the insurer/employer notifies you of your eligibility

The insurer/the employer will notify you of eligibility in 10 days time after the last working or prior to the last working day.

Eligibility

- Employees who has had continuous health coverage (not necessarily with the same employer) for at least three months prior to the date employment or coverage ended.
- The employee's spouse and children are also eligible to maintain coverage.

Other Qualifying Events to apply for change of coverage

- Employee loses or quits the job in which he or she has had the health coverage for 3 or more than 3 months
- A family member loses his or her job.
- A family member maintains employment but loses health coverage because hours are cut.
- The family member who is insured through work becomes eligible for Medicare and no longer has group coverage but other members of the family still need insurance.
- The family member with coverage dies or divorces and a spouse and/or children need insurance.

Payment Method

Employees who wish to opt for the coverage pays the full premium price of the state continuation coverage to Appshark along with the filled in insurance application form and state continuation form within 45 days of receiving the coverage eligibility intimation.

WORKER'S COMPENSATION INSURANCE

To provide for payment of your medical expenses and for partial salary continuation in the event of a work related accident or illness, you are covered by workers' compensation insurance. The amount of benefits payable and the duration of payment depend on the nature of your injury or illness.

If you are injured or become ill on the job, you must immediately report such injury or illness to the designated Reporting Manager responsible for personnel issues. This ensures that the company can assist you in obtaining appropriate medical treatment. Your failure to follow this procedure may result in the appropriate workers' compensation report not being filed in accordance with the law, which may consequently jeopardize your right to benefits in connection with the injury or illness.