

Welcome to Nimbity LLC! This handbook is your go-to guide for understanding our policies, culture, and expectations. It is designed to be clear and practical — not a legal document. For formal policy documents, please contact HR.

About This Handbook: Sections marked [NJ-Specific] reflect legal requirements under New Jersey state law that apply to all Nimbity LLC employees.

Table of Contents

1. Welcome & Our Mission
2. Code of Conduct
3. Attendance & Scheduling
4. Compensation & Benefits
5. Remote Work Policy
6. Data Privacy & Client Confidentiality
7. NJ Earned Sick Leave & Family Leave **[NJ-Specific]**
8. NJ Anti-Discrimination, Pay Transparency & Workplace Rights **[NJ-Specific]**
9. Performance & Professional Development
10. Quick-Reference Policy Summary

1. Welcome & Our Mission

We're glad you're here. Nimbity LLC is an independent insurance agency dedicated to helping clients navigate complex coverage decisions with confidence and clarity. Every member of our team plays a direct role in delivering that experience.

Our core values guide how we work together and how we serve our clients:

- Client First — Prioritize client needs in every interaction.
- Integrity — Be honest, transparent, and accountable.
- Collaboration — Support your colleagues and share knowledge.
- Growth Mindset — Embrace learning and continuous improvement.

This handbook applies to all full-time, part-time, and contract staff unless otherwise noted. Policies may be updated from time to time; you will be notified of material changes in writing. Reach out to HR any time at: HR@Nimbity.com or <https://HR.Nimbity.com>.

2. Code of Conduct

Nimbity LLC expects all team members to act with professionalism, respect, and integrity — both internally and in all client-facing situations.

Key expectations include:

- Treat all colleagues, clients, and partners with dignity and respect, regardless of background, role, or opinion.
- Do not engage in harassment, discrimination, or retaliation of any kind. See Section 8 for full details on NJ anti-discrimination protections under the NJLAD.
- Conflicts of interest — including outside employment or business interests that compete with Nimbity — must be disclosed to your manager promptly.
- Use of company resources (equipment, software, communications) should be professional and primarily for business purposes.
- Social media posts referencing Nimbity, clients, or colleagues should reflect our values and avoid disclosing confidential information.

Violations of this code may result in disciplinary action up to and including termination. If you observe conduct that concerns you, report it confidentially to: **Michael R. Sikora, President** · 609-992-9367 · mike@nimbity.com.

3. Attendance & Scheduling

Reliable attendance is essential to delivering great service to our clients and supporting your teammates.

- Standard employee hours are 8:00 AM – 4:30 PM, Monday through Friday, with a 30-minute unpaid lunch break.
- The Nimbity office is open to clients and staff from 8:30 AM – 4:30 PM, Monday through Friday.
- If you cannot report to work or will be late, notify your manager as early as possible — ideally before your shift begins.
- Unexcused absences or patterns of tardiness will be addressed through a progressive coaching process.
- Time off requests should be submitted to your manager in advance. See Section 4 for the full PTO policy.

New Jersey law entitles all employees to paid sick leave — see Section 7 for details. If you're experiencing an ongoing situation affecting your attendance, please speak with us early. We'd rather find a solution than escalate to formal action. Contact: **Michael R. Sikora, President** · 609-992-9367 · mike@nimbity.com.

4. Compensation & Benefits

Pay Schedule

- Pay periods are bi-weekly. Paychecks are issued every other Friday via direct deposit.

- Overtime for non-exempt employees is paid at 1.5× the regular rate for hours worked over 40 in a workweek, per the NJ State Wage and Hour Law.
- Annual performance-based raises and bonuses are reviewed once per year. See Section 9 for details on the review process.

Paid Time Off (PTO)

PTO covers all time away from work: vacation, personal days, sick leave, and observed holidays — in one combined balance.

- Employees receive 80 hours (10 days) of PTO per year.
- Each additional year of service adds 8 hours of PTO, up to a maximum of 160 hours (20 days) per year.
- Standard observed holidays (counted within your PTO balance): New Year's Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.

Note: NJ Earned Sick Leave (Section 7) provides an additional, separate entitlement of up to 40 hours of paid sick time per year under state law. This is in addition to, and does not reduce, your PTO balance.

Retirement — Vestwell 401(k)

- Nimbity offers a Vestwell 401(k) plan, beginning January 1, 2027.
- Nimbity will match employee contributions dollar-for-dollar, up to 3% of your annual pay rate.
- Enrollment details and plan documents will be distributed ahead of the January 2027 launch. Contact HR with questions.

Group Life & AD&D Insurance

- All employees are covered by a Group Life Insurance policy with a \$100,000 benefit limit.
- Coverage includes Accidental Death & Dismemberment (AD&D) at the same limit.
- Beneficiary designation forms are available from HR.

Insurance License Management & Continuing Education

- Nimbity manages your insurance license renewals and supports access to required Continuing Education (CE) courses.
- If you have questions about your license status or CE requirements, contact: **Michael R. Sikora, President** · 609-992-9367 · mike@nimbity.com.

There is no employer-sponsored health insurance plan at this time. Employees may wish to explore coverage options through the NJ GetCovered marketplace (getcovered.nj.gov) or other providers.

5. Remote Work Policy

Nimbity LLC supports flexibility where it aligns with business needs and role responsibilities. Remote work arrangements are subject to manager approval and may be established at hire via your employment agreement.

- Employees may begin remote work arrangements before completing the standard 30-day onboarding period if this is specified in their employment agreement.
- If not addressed in your employment agreement, remote work eligibility is evaluated after the 30-day onboarding period.

Expectations for remote employees:

- Maintain regular availability during core hours (8:00 AM – 4:30 PM) and respond to messages in a timely manner.
- Use a secure, private internet connection. Do not work from public Wi-Fi without a company-approved VPN.
- Protect client data at all times — see Section 6 for full privacy requirements.
- Attend required in-person days, team meetings, or client appointments as requested.
- Remote work arrangements may be modified by either party with 30 days written notice.

Questions about your remote work arrangement? Contact: **Michael R. Sikora, President** · 609-992-9367 · mike@nimbity.com.

6. Data Privacy & Client Confidentiality

As an insurance agency, Nimbity LLC handles sensitive personal and financial information every day. Protecting that information is not optional — it is a core professional and legal obligation.

All employees must:

- Handle client records, policy details, and financial data with strict confidentiality, both during and after employment.
- Access only the data needed for your specific role. Do not share login credentials or access systems on behalf of others.
- Report any suspected data breach, lost device, or unauthorized access immediately to your manager and to:
- mike@nimbity.com (609-992-9367)
- Comply with applicable federal privacy regulations, including the Gramm-Leach-Bliley Act (GLBA), which governs the protection of clients' non-public personal financial information, and the Health Insurance Portability and Accountability Act (HIPAA), which governs the protection of protected health information (PHI). Violations of either law can carry significant civil and criminal penalties.
- Never store client information on personal devices or unapproved cloud services.

Violations may result in disciplinary action up to and including termination, and may carry personal legal liability. Data security training is required during onboarding and annually thereafter.

7. NJ Earned Sick Leave & Family Leave

New Jersey Law *This section reflects requirements specific to New Jersey employers.*

New Jersey law provides some of the most comprehensive leave protections in the country. Here is what every Nimbity LLC employee is entitled to under state law.

NJ Earned Sick Leave

Under the New Jersey Earned Sick Leave Law, all employees — full-time, part-time, temporary, and seasonal — are entitled to up to 40 hours of paid sick leave per year, regardless of company size. Leave accrues at one hour for every 30 hours worked. This benefit is separate from and in addition to your PTO balance.

You may use earned sick leave for:

- Your own physical or mental health care, including preventive care.
- Caring for a family member (broadly defined to include children, parents, spouses, domestic partners, grandparents, siblings, and more).
- Situations involving domestic or sexual violence (counseling, legal proceedings, safety planning).
- School-related meetings for your child's disability or health needs.

Notice: If the need is foreseeable, your manager may require up to 7 days' advance notice. For unexpected needs, notify us as soon as practical. Documentation may only be requested for absences of 3 or more consecutive days. You cannot be required to find a replacement for your shift, and you cannot be retaliated against for using earned sick leave.

NJ Family Leave Insurance (FLI) & Temporary Disability Insurance (TDI)

These are state-funded programs paid through employee payroll deductions and administered by the NJ Department of Labor — not by Nimbity LLC directly.

- FLI: Provides up to 12 weeks of paid leave (approximately 85% wage replacement) to bond with a new child or care for a seriously ill family member.
- TDI: Provides cash benefits (up to 26 weeks) if you cannot work due to a non-work-related physical or mental health condition.
- To qualify, you generally need to have worked at least 20 base weeks in covered NJ employment during the prior year.
- FLI does not automatically provide job protection on its own; use in coordination with NJFLA and/or FMLA for job-protected leave.

To apply for FLI or TDI, visit: myleavebenefits.nj.gov

NJ Family Leave Act (NJFLA) & Federal FMLA

NJFLA: Up to 12 weeks of unpaid, job-protected leave in a 24-month period for employees with at least one year of service and 1,000 hours worked. Applies to employers with 30+ employees.

- Federal FMLA: Up to 12 weeks of unpaid, job-protected leave for qualifying health and family reasons. Applies to employers with 50+ employees.

If you need extended leave, contact HR early so we can coordinate options. Reach out to:

HR@Nimbity.com or <https://HR.Nimbity.com>.

NJ SAFE Act (Domestic Violence Leave)

The NJ Security and Financial Empowerment (SAFE) Act provides eligible employees up to 20 days of unpaid leave per year if you or a qualifying family member has experienced domestic or sexual violence. Applies to employers with 25 or more employees. Your earned sick leave may also be used for qualifying SAFE Act situations. Nimbity will never retaliate against any employee for requesting or taking SAFE Act leave.

8. NJ Anti-Discrimination, Pay Transparency & Workplace Rights

New Jersey Law *This section reflects requirements specific to New Jersey employers.*

NJ Law Against Discrimination (NJLAD)

The NJLAD is one of the broadest anti-discrimination laws in the country. It applies to employers with as few as one employee and prohibits discrimination, harassment, and retaliation based on:

- Race, color, national origin, ancestry, and religion.
- Sex, gender identity or expression, sexual orientation, and pregnancy.
- Age (18 and over), disability (physical or mental), and genetic information.
- Marital status, domestic partnership or civil union status, and source of lawful income.
- Military service or status.

Dress codes and appearance standards must be gender-neutral. All employees — including remote workers of a NJ-based employer — are fully protected.

Nimbity strictly prohibits any conduct that violates the NJLAD. Report concerns immediately and confidentially to: HR@Nimbity.com or mike@nimbity.com.

All reports will be investigated promptly. Retaliation against anyone raising a good-faith complaint is prohibited.

NJ Pay Transparency Act (Effective June 1, 2025)

Nimbity is required to include a wage or salary range and a general description of benefits in all job postings — internal and external — for new positions, transfers, and promotions.

- All job postings will include a pay range and benefits summary.
- You will be notified of internal promotional opportunities within your department.
- NJ law expressly protects your right to discuss your salary and compensation with coworkers without fear of retaliation.

NJ Minimum Wage

NJ's minimum wage is reviewed and adjusted annually. As of January 1, 2026, the rate is \$15.92/hour for most employees. Nimbity pays all employees at or above the applicable NJ minimum wage and will update compensation as required by law.

Worker Freedom from Employer Intimidation Act

Nimbity may not require you to attend employer-sponsored meetings intended to communicate the company's views on religious, political, or labor-related subjects. Attendance at any such meeting is voluntary, with no consequences for declining.

Required Workplace Postings

NJ law requires employers to display specific employee-rights notices. These are posted in our office. Remote employees can access all required postings digitally at: <https://HR.Nimbity.com>.

9. Performance & Professional Development

We invest in our people. Nimbity LLC is committed to giving every team member the feedback, tools, and opportunities needed to grow.

Onboarding

All new employees complete a 30-day structured onboarding program that includes role-specific training, system access setup, compliance orientation, and introduction to Nimbity's tools, clients, and workflows. Remote work may begin earlier than 30 days if specified in your Employment Agreement.

Performance Reviews

- Formal performance reviews are conducted annually. These include self-assessment, manager feedback, and goal-setting for the year ahead.
- Ongoing feedback is encouraged throughout the year — don't wait for a formal review to raise questions or development ideas.
- Any annual raises and bonuses are tied to documented performance and reviewed as part of the annual review cycle.

Professional Development

- License Management & CE: Nimbity manages your insurance license renewals and provides access to Continuing Education courses required to maintain your license.
- Industry Designations: Employees have access to insurance industry-specific professional designations (e.g., CIC, CISR, CPCU) to deepen expertise and advance their careers.
- General Business Education: Nimbity supports broader business and professional skills development.
- Additional development opportunities (courses, conferences, certifications beyond core requirements) are reviewed on a case-by-case basis. Discuss with your manager.

If performance falls below expectations, your manager will work with you through a documented improvement process before any formal action is taken. Our goal is always to support your success. Questions about development opportunities: **Michael R. Sikora, President** · 609-992-9367 · mike@nimbity.com

10. Quick-Reference Policy Summary

10. Quick-Reference Policy Summary

Policy	Description	Contact Person
Code of Conduct	Professional behavior, anti-harassment, conflicts of interest. NJLAD protections apply (Section 8).	Michael R. Sikora, President mike@nimbity.com
Attendance	Hours 8:00 AM–4:30 PM Mon–Fri; 30-min lunch. Notify manager before shift if absent.	Michael R. Sikora, President mike@nimbity.com
PTO	80 hrs/year (vacation, sick, holidays combined); +8 hrs/year of service up to 160 hrs max.	HR@Nimbity.com
Pay Schedule	Bi-weekly; paycheck issued every other Friday via direct deposit. Overtime at 1.5× after 40 hrs/week.	HR@Nimbity.com
Vestwell 401(k)	Dollar-for-dollar employer match up to 3% of annual pay. Begins January 1, 2027.	HR@Nimbity.com
Group Life / AD&D	\$100,000 coverage including Accidental Death & Dismemberment.	HR@Nimbity.com
Health Insurance	No employer-sponsored plan at this time. See getcovered.nj.gov for individual options.	HR@Nimbity.com
License & CE	Nimbity manages license renewals and CE. Industry designations and business education supported.	Michael R. Sikora, President mike@nimbity.com
Remote Work	Manager approval required; 30 days' written notice to modify. May start earlier per employment agreement.	Michael R. Sikora, President mike@nimbity.com
Data Privacy	Client data confidential at all times. GLBA and HIPAA compliance required. Report breaches immediately.	Michael R. Sikora, President mike@nimbity.com
NJ Earned Sick Leave ♦	All employees earn up to 40 hrs paid sick leave/year (1 hr per 30 hrs worked). Separate from PTO.	HR@Nimbity.com
NJ FLI & TDI ♦	State-funded paid leave programs. FLI: up to 12 wks (~85% wages). TDI: up to 26 wks. Apply via NJ DOL.	myleavebenefits.nj.gov
NJ SAFE Act ♦	Up to 20 days unpaid leave/year for domestic/sexual violence situations.	HR@Nimbity.com
NJLAD Anti-Discrimination ♦	Broad protected-class coverage; 1+ employee threshold. Harassment & retaliation strictly prohibited.	HR@Nimbity.com
NJ Pay Transparency ♦	All postings include pay range & benefits. Employees notified of promotion opportunities.	HR@Nimbity.com
NJ Minimum Wage ♦	\$15.92/hr (most employees) as of Jan 1, 2026; adjusted annually. Nimbity pays at or above this rate.	HR@Nimbity.com

♦ = New Jersey state law requirement. These entitlements cannot be waived by employer policy.

This handbook is provided for informational purposes and does not constitute a contract of employment. NJ law information is current as of September 1, 2026; laws may change. Consult qualified legal counsel for specific guidance. Questions? HR@Nimbity.com