



Employee Handbook

Ebix Confidential and Proprietary

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INTRODUCTION

Welcome! As a valued member of the Ebix team, you will find your employment to be both rewarding and challenging.

Because the quality of our employees is the key to our success, we carefully select our new employees. In turn, we expect employees to contribute to the success of the Company.

You must perform to the best of your abilities and knowledge, the duties assigned to you by Ebix, whether during or outside normal business hours, and at such places and times as Ebix requires. Additionally you agree to:

- Serve Ebix faithfully and diligently to the best of your ability
- Use all reasonable efforts to promote the interests of Ebix
- Act in the best interests of Ebix at all times

This Employee Handbook sets forth the terms and conditions of employment of all full- and part-time employees. Individual written employment contracts may supersede some of the provisions of this handbook. Ebix employment practices also reflect the provisions of relevant legislation. In the case of Australia, this is the Fair Work Act, 2009.

This Handbook contains a summary of the policies and practices in effect at the time of publication. All previously issued handbooks and any inconsistent policy or benefit statements or memoranda are superseded.

This handbook is designed to inform you about Company policies, activities, and services. We hope you will use this handbook as a ready reference on certain policies and practices. Your supervisor, manager, Administration Manager or Human Resources Manager will be happy to answer any questions you may have.

These are the New Policies and Practices of Ebix Australia and superseded all other policies and practices.

The policies and standard practices described in this handbook are not conditions of employment. The language is not intended to create a contract between Ebix Australia and its employees.

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I. COMPANY INFORMATION

Founded in 1976 Ebix has grown to be one of the world's leading suppliers of software and internet solutions to the Insurance Industry.

Offering a comprehensive range of business solutions, Ebix is able to address the requirements of a broad cross section of the market. The company is singularly focused on business solutions and developing innovative products to meet today's business requirements.

Features of our business solutions include:

- Flexible software architecture that mirrors business requirements and allows users to customise software to their exact requirements;
- Solutions that have been developed specifically for the Insurance market by people who understand the requirements of that market;
- A software design philosophy that allows for the incorporation of new technology as it becomes available.

Importantly our commitment to our customers does not stop with the supply and installation phase. We provide the necessary resources to manage all facets of implementation, business consultancy and ongoing support to ensure the long-term success of Ebix solutions.

Our Philosophy is to provide an innovative range of business solutions for the insurance market to ensure that our clients can rely on these to meet the challenges of today and tomorrow.

II. EMPLOYMENT PRACTICES

A. Equal Employment Opportunity and Affirmative Action

It is the policy of Ebix Australia to ensure equal opportunity and affirmative action for all employees and applicants with regards to recruitment, hiring, placement, promotion, compensation, benefits and training. In these and all such activities, the Company will not discriminate against any qualified person because of race, religion, sex, age, national origin, handicap or veteran status.

Ebix is committed to providing a professional work environment free of any harassment. Company policy prohibits sexual harassment, and harassment based on pregnancy, childbirth or related medical conditions, race religious creed, colour, national origin or ancestry, physical or mental disability, medical condition, marital status, age, sexual orientation or any other basis protected by federal, state or local law, ordinance or regulation. All such harassment is unlawful. The Company's non-harassment policy applies to all persons involved in the operation of the Company and prohibits unlawful harassment by an employee of the Company, including supervisors and co-workers.

Prohibited unlawful harassment includes, but is not limited to, the following behaviour:

- Verbal conduct such as epithets, derogatory jokes or comments, slurs or unwanted sexual advances, invitations or comments;
- Visual conduct such as derogatory and/or sexually-oriented posters, photography, cartoons, drawings or gestures;
- Physical conduct such as assault, unwanted touching, blocking normal movement or interfering with work because of sex, race or any other protected basis;
- Threats and demands to submit to sexual requests as a conditions or continued employment, or to avoid some other loss, and offers of employment benefits in return for sexual favours; and
- Reprisal for having reported or threatened to report harassment.

If you believe that you have been harassed, your first step is to confront the employee and then immediately contact your supervisor. If your supervisor is not available or if you are uncomfortable discussing the situation with him or her, then you should contact the next level manager in your reporting structure.

If Ebix determines that harassment has occurred, effective remedial action will be taken in accordance with the circumstances involved. Any employee determined by the Company to be responsible for harassment will be subject to appropriate disciplinary action, up to and including termination. Human Resources will advise all parties concerned of the results of the investigation. The Company will not retaliate against you for filing a complaint and will not tolerate or permit retaliation by management, employees, or co-workers.

Ebix strongly encourages all employees to report any incidents of harassment forbidden by this policy immediately so that complaints can be quickly and fairly resolved. If you observe harassment, we ask that you take responsibility for what you have seen. All employees need to co-operate during any company investigations. Information provided will be treated as confidential and shared only with those who have a specific need to know or as needed in the course of an investigation.

You should also be aware that various federal and state agencies investigate and prosecute complaints of prohibited harassment in employment.

We take our commitment to providing a workplace free of discrimination and harassment very seriously. We expect everyone to do the same.

Equal Employment Opportunity (EEO) is the right of all persons to apply and be evaluated for job opportunities on the basis of his or her ability to do the job.

B. Personnel Records

Your official personnel file is created and maintained by the Personnel Officer. This file only contains information that is relevant and necessary to the proper administration of the business or that is required by law or regulation. Information is retained for prescribed periods of time and then purged from the files. It is important to inform the Personnel Officer of changes in information, such as name, address, marital status, beneficiary designation, emergency contact, etc.

All inquiries or requests for personnel information, including but not limited to employment verifications, credit checks/references, home loan applications etc., are to be referred to the Personnel Officer. Information is provided in response to these types of requests only with your authorisation. Telephone inquiries will be acknowledged by the Personnel Officer but only to the extent of verifying job title, department, and dates of employment. Any additional information must be requested in writing and will subsequently be provided according to the terms and conditions stated above.

C. Probation

As a new employee, your first three (3) or six (6) months of employment constitute a probationary period. Your supervisor or manager will determine whether you meet the qualifications of the position during this period. If at any time during or at the end of this three (3) or six (6) month period, you or the company decide that your employment is not in your best interests, or the best interests of the Company, either party may terminate the employment.

D. Hours of Work

Standard office hours are 8.30am to 5.30pm Monday to Friday with the exception of gazetted public holidays plus reasonable additional hours. Your hours of work may be varied with management approval.

Full-time Employee:

An employee who is normally scheduled to work at least 38 hours per week and in accordance with their contract of employment or the award under which they are employed and are entitled to annual leave, sick leave, long service leave and superannuation etc.

Permanent Part-time Employee:

An employee who is scheduled to work a set number of hours per week, less than a full-time basis, In accordance with their contract of employment or the award under which they are employed, permanent part-time employees are entitled to annual leave, sick leave, long service leave and superannuation etc. These entitlements will be adjusted on a pro rata basis in line with the agreed hours of work.

III. BUSINESS ETHICS

A. Confidential Information

During the period of your employment you will have access to and/or come into possession and/or knowledge of confidential information. Confidential information includes::

- any ideas, concepts, know-how, techniques, technologies, processes, systems, specifications, technical or business data, inventions, designs, original works, publications, software programs, improvements or new versions of any software programs, copyrights, intellectual property, products, services, improvements or new versions of any products or services, development plans, marketing and sales plan or business plans:
- whether in the process of creation, articulation or development of which have been created, articulated or developed; and
- belonging to or relating to the Employer;
- any information relating to clients or customers of the Employer (including, without limitation, the names of any clients or customers), or relating to employees or officers of the Employer, or relating to the financial affairs or dealings of the Employer or relating to the business or technical operations of the Employer or relating to any research activities or results of the Employer;
- any document marked "confidential" or any document which is or may reasonably be regarded from its nature and content as confidential.

It is a condition of your employment that you will not, either during your employment or at any time thereafter:

- publish, disclose or otherwise communicate to any person, company, entity or undertaking any trade secrets belonging to the Employer or any confidential information;
- make use of any trade secrets belonging to Ebix or any confidential information whether for your own or any other purpose or benefit.

Your obligation will not apply in relation to any trade secrets or confidential information:

- which you are authorised (in writing) by Ebix to publish, disclose, communicate or make use of;
- which it is necessary for you to publish, disclose, communicate or make use of for the proper and efficient discharge of your duties;
- which you are required by law to publish, disclose, communicate or make use of; or
- which has come into the public domain otherwise than by way of unauthorised disclosure by you or anyone else.

These obligations are of indefinite duration and will survive any variation of termination of your employment.

You acknowledge that the trade secrets of Ebix and the confidential information are valuable, special and unique assets of Ebix and any use, publication, disclosure or communication in contravention of this employment agreement will result in loss of business or other irreparable and consequential damage to Ebix.

B. Conflict of Interest

During your employment you may not engage in activities or have personal or financial interests, which impair, or appear to impair, your independence or judgement or otherwise conflict with your responsibilities to Ebix Australia.

Such activities and interests include, but are not limited to:

- Accepting entertainment or gifts of more than nominal value;
- Accepting or offering unauthorised or illegal payments;
- Borrowing from or lending to customers or suppliers except for normal banking transactions with financial institutions;
- Using inside information or your position with Ebix Australia for personal or financial gain;
- Engaging in business with, or as, a competitor, customer or supplier of Ebix Australia without the approval of Management.

C. Intellectual Property

You are required to disclose to Ebix promptly and fully any inventions, discoveries, ideas, original works, designs, publications, software programs, improvements or new versions of any software programs, copyrights, trademarks, trade secrets and patents relating in any way to the actual or projected intellectual property, products, services, business or affairs of Ebix, or any other information or material the subject of any actual or proposed intellectual property of Ebix, which are made, discovered, created, articulated or developed (wholly or partly) by you during the period of your employment, whether or not in the course of your duties.

To the extent that any of the above listed items is made, discovered, created, articulated or developed by you in the course of your employment, it will belong exclusively to Ebix and you will do all things necessary or reasonably requested by Ebix to procure that Ebix enjoys all rights, interests and title in it.

D. Covenants

It is a condition of your employment that you will not, for a period of two (2) years following the termination of your employment directly:

- induce or endeavour to induce any person engaged or employed by the Employer to terminate his or her engagement with the Employer, or to leave the employ of the Employer;
- solicit the engagement or employment of any such person on his or her behalf or on behalf of any other person, company, entity or undertaking;
- solicit, interfere with or endeavour to entice away from the Employer any person, company, entity or undertaking which is, at the date of termination, a customer or client of the Employer;
- make any statements or provide any information to any media outlet or representative without first obtaining the Chief Executive's authorisation to do so.

E. Employer's Property

Upon termination of your employment you will return promptly to Ebix all Ebix equipment (ie. Mobile phones, data cards, laptop computers, modems, terminals, screens, keyboards, cables, etc) as well as security access cards, vehicle and door keys in addition to all documents, records, drawings, tables, notes, correspondence, tapes, lists and other written, printed or photographed matter in your possession or control (whether recorded on magnetic tape, disk or other device) which is the property of Ebix or of any client or customer of Ebix or which relate to any confidential information.

You will be required to certify upon termination of your employment that you have complied with this condition.

F. Mobile Phones

If you are provided with a mobile phone by the company, the following guidelines apply for the use of that phone:

- The phone is provided for business use.
- Personal calls are allowed especially when travelling on company business, however these should not be excessive. If personal calls incur significant additional usage charges, these costs must be met by the employee.
- Smartphone users are allowed to install applications on their company provided phone, provided that the applications do not breach the guidelines contained in this handbook and do not incur additional expense for Ebix.
- If travelling overseas, contact the Finance department to arrange for International Roaming and where necessary an adjustment to your phone plan.
- Smartphone users travelling overseas should turn off the data download function and limit the size of email attachments. Where appropriate the Finance department will arrange a mobile data roaming plan. Excessive data roaming charges must be paid for by the employee.

G. Information Technology – Internet and Email

Ebix demands and maintains the highest ethical standards in carrying out its business activities. It respects the integrity of its employees and its clients. Accordingly all employees are expected to comply with ethical and legal standards. These standards extend to the use of computer equipment, software and information technology.

The Internet and email are important company resources and will be used by you extensively in communications with clients, problem solving and research. The following general guidelines apply to use of these facilities:

- Observe client confidentiality, especially in relation to the forwarding of email.
- Include personal and company contact details in email to clients.
- Use spelling verifiers to eliminate errors from client email correspondence.
- Where appropriate use your manager to proof read important email correspondence.

The company allows personal use of Internet and email facilities provided that the guidelines outlined below are followed:

- Personal use of Internet and email does not interrupt normal work activities.
- Avoid pornographic or other unsuitable web sites.
- Do not send pornographic or offensive emails to other staff, clients or third parties.
- Avoid any practice that contravenes employment practices detailed in this handbook.
- Internet downloads from the Internet should be limited to work related information.

Abuse of Internet and email facilities is a serious offence and may result in disciplinary action or dismissal. If you have any doubt in relation to the use of these facilities or the guidelines outlined above these should be discussed with your manager.

H. Information Technology – Social Media

Social media has changed the way we interact with each other both personally and professionally. Used well, social media can assist easy and efficient communication between friends and colleagues, provide a new and accessible platform for customer service, increase customer loyalty and help manage brand reputation. Participation in social computing on behalf of Ebix is not a right but an opportunity, so please treat it seriously and with respect. If you want to participate on behalf of Ebix follow the Ebix Code of Conduct outlined in this Handbook.

You must also ensure that your use of social media does not contravene Ebix Intellectual Property Rights or release Confidential Information as detailed in this Handbook.

Failure to abide by these guidelines and the Ebix Code of Conduct could put your continued employment at risk. Contact your manager, the Administration Manager or the Managing Director for clarification or further information in relation to the use of social media. Note, that Ebix may monitor your use of social media during business hours from your office computer. Please also follow the terms and conditions for any third-party sites.

IV. PERSONNEL ADMINISTRATION

A. Employee Standards of Conduct

Employee standards of conduct exist in order to provide a safe and businesslike atmosphere in which to work. It is your responsibility to be aware of, understand and adhere to these requirements.

Conduct that jeopardises your own safety or your ability to perform your job, or that of another employee, will not be tolerated and will result in corrective action ranging from warning to immediate dismissal, depending upon the seriousness of the infraction.

Action which may result in termination includes, but is not limited to:

- Fighting or causing or attempting to cause or threatening injury to another employee while at work;
- Theft of company property or another employees property;
- Knowingly submitting false records on hours worked or other payroll information;
- Excessive unauthorised and/or unexcused absence from work;
- Wilful distribution of company property;
- Disclosure of classified material to unauthorised persons;
- Conviction of a major crime;
- Significant, deliberate misrepresentation in order to obtain employment;
- Gross misconduct on Company property;
- Deliberate violation of safety rules which endanger the life and safety of others;
- Gross insubordination (i.e. Refusing a work assignment);
- Unauthorised possession of firearms or explosives;
- Defrauding or attempting to defraud the company (including falsification of records);
- Illegal possession or sale of drugs on EBix Australia property;
- Conflicts of interest, disclosure of proprietary information or other conduct of such nature as to bring serious discredit to EBix Australia employees or to customers or vendors;
- Offensive or indecent personal conduct (i.e. Sexual harassment, repeated use of profanity);
- Driving a company vehicle in a reckless and dangerous manner likely to cause injury to himself or other's or damage to the vehicle;
- Misuse of drugs or alcohol to an extent that work performance or judgement is impaired which may endanger the safety of others, or damage company property;
- The company will not hesitate to invoke criminal law proceedings in relevant types of infraction;
- Any other breach of discipline that is not covered above, that may at common law justify summary dismissal.

B. Internal Complaint Procedure

It is the policy of Ebix to ensure that employees are provided with an established procedure for expressing concerns and to foster sound employee-employer relations through communication and reconciliation or work-related problems.

Ebix recognises that employees have expectations regarding their pay and benefits, working conditions, relationships and career aspirations. These concerns are respected and included in formulating the Company's objectives, in stating its policies and rules, and in designing its programs.

In turn, Management expects employees to do their job in a productive manner, to observe all company policies and to support the Company's objectives.

C. Dress and Grooming

As a representative of Ebix Australia you are expected to dress in accordance with good business practices. The Company recognises that this is an individual, personal matter but insists that generally acceptable norms for business attire be observed. In general, dress code while in the office is smart casual. If you have any questions, your manager or the Administration will provide guidance as appropriate.

D. Holidays

Ebix Australia observes gazetted paid public holidays each year including:

- New Years Day
- Australia Day
- Good Friday
- Easter Monday
- Anzac Day
- Queens Birthday
- State Labour Day
- Christmas Day
- Boxing Day

A holiday that falls during your annual leave period is not to be charged as a vacation day.

If due to the nature of the business, it is necessary for some employees to work on a scheduled holiday, the following guidelines apply:

With the approval of the manager, employees are to be given a substitute holiday, the date to be determined mutually between the employee and the individual manager. A copy of approval is to be passed on to the Administration Manager.

E. Leave

Annual Leave:

You will be entitled to twenty (20) days paid annual leave following each twelve (12) months of continuous paid service. Annual leave is a cumulative entitlement and is not subject to leave loading, pro-rata entitlements will apply for incomplete years. All annual leave arrangements are subject to the approval of Ebix management and must be taken at such times as suit the business of Ebix.

Ebix may direct you to take annual leave at times necessary to meet our requirements. Paid vacations should be taken within twelve (12) months of being accrued. Where an employee does not take annual leave in the year that it becomes available, the Company will consider this an excess accrual of annual leave and will direct the employee to take leave at a time convenient to the Company.

When a public holiday(s) falls within the period of vacation, an extra day(s) is added to the leave period.

Long Service Leave Entitlement:

Long Service Leave Entitlements differ from state to state but generally speaking the qualifying period in New South Wales, Victoria, Queensland and Western Australia is 10 years continuous service. After the qualifying period has been reached the employee is entitled to two months (8 weeks) paid leave. This is to be taken at a mutually convenient time. Pro-Rata Long Service can be paid out in certain specific circumstances.

Personal/Carer's Leave

You are entitled to ten (10) days paid personal/carer's leave per annum, if you are unable to perform your duties due to genuine illness or injury, other than for an injury for which you are entitled to Worker's Compensation and untaken paid personal/carer's leave may accumulate.

Before granting paid personal/carer's leave, Ebix may require you to provide satisfactory evidence confirming the illness or injury and be examined by a medical practitioner nominated by Ebix, in respect of the illness or injury, who will provide a report to Ebix.

Given the nature of Ebix's business and the special nature of its clients' requirements, you agree to make every effort to contact your supervisor or management as soon as possible so, if necessary, appropriate relief staff may be sought to cover your duties.

A certificate from a practising medical practitioner is required if your expected absence from work is more than one day or if the days you are absent are adjacent to a weekend or a public holiday. However, management may require a Medical Certificate for any period. A medical certificate post-dated or which states a "medical condition" rather than a description of your illness is not acceptable except in exceptional circumstances as may be determined by the management. If you fail to provide the necessary and correct documentation, your salary will be withheld for the period of your absence.

Maternity/Parental Leave:

Parental leave is unpaid leave and will apply in accordance with the relevant legislation.

In general, this is unpaid leave of absence and can extend for up to 52 weeks. To qualify, an employee must have a minimum of twelve (12) months continuous service at the time of commencing leave. Full and part time permanent employees are entitled to Maternity Leave.

Notice of intent to take Maternity Leave must be given in writing at least four weeks before you wish to commence such leave. Four (4) week's notice must be given of your intent to resume duties and under normal circumstances, only one change to this date is allowed. For further information about Maternity Leave, please consult your manager.

F. Visitors

All visitors to Ebix are required to report to the reception area, stating whom he/she represents and with whom he/she has an appointment. The visitor will be met at reception and escorted to the appropriate area. Upon completion of the appointment, the visitor is to be escorted back to reception.

To preserve a work environment conducive to our business needs, children when visiting the office, should at all times be kept under close supervision. The company will not be liable for any injury suffered by a child whilst on company premises.

G. Workers' Compensation

Under the state Worker's Compensation laws, all employees are insured for accidental injuries sustained on the job or while performing duties for the company. State law and the ruling of the state board or commission establish the amounts of such compensation.

If you are injured on the job, you should immediately report the circumstances of the injury to your supervisor who will complete a report and file the appropriate claim forms.

H. Security

It is Ebix policy to protect personnel, facilities and information throughout the organisation.

Your support, co-operation and observance of the following guidelines are requested:

- Report all thefts or anything of a suspicious nature to your department manager.
- Protect confidential material and lock it in your desk or file when you leave your work area. When such material is no longer needed, destroy it by shredding.
- Keep wallets, purses, money, etc. in a safe place.

I. Termination of Employment

Employees resigning voluntarily are expected to notify their immediate manager, in writing, one month prior to their termination date, in accordance with the terms of their Letter of Appointment.

Involuntary:

The Company reserves the right to terminate the employment of an employee at its own discretion, not limited to the following reasons:

- Substandard or unsatisfactory performance;
- Unavailability to work for reasons other than disability or those not covered under the leave of absence policy;
- Violation of Company policy, which includes, but is not limited to those listed under: Personnel Administration – Employee Standards of Conduct.
- disobey a lawful direction of the Employer
- are guilty of serious misconduct or negligence
- are convicted of a criminal offence
- breach the Ebix code of ethics
- commit any substantial breach of the Terms and Conditions of your employment
- breach your obligations to keep confidential Ebix confidential information

All terminating employees will be invited to partake in an exit interview to review the causes of their separation. This information will be held confidentially and will be used to guide management in evaluating its relationship with the employees and to determine the correctable causes for resignations and discharges.

The calculation of final pay, benefits conversion and vacation pay will be explained to the employee prior to his/her termination or during the exit interview.

Terminating employees must return all Company property and reconcile all outstanding expense obligations and Company debts prior to leaving.

J. Redundancy

Periodically roles and responsibilities will change. A situation of redundancy occurs where Ebix determines the number of staff members exceeds the number of available jobs or a job ceases to exist or a staff member is unable to perform at the required level after a company change in job function.

In the event that your position becomes redundant, your manager will discuss this change with you to discuss options. If you are made redundant, the redundancy provisions of the Fair Work Act 2009 will apply.

V. COMPENSATION PRACTICES

A. Salary Administration Program

It is the policy of Ebix Australia to establish and implement pay programs and practices that are fair, properly award performance, attract and retain quality employees, are competitive in industry and meet overall corporate business objectives.

B. Job Description

A job description is the company's formal definition of why a given job exists and what the incumbent is expected to accomplish to fulfil his/her roles in the organisation. Therefore, the job description provides important information for the process of recruitment, training and performance appraisal.

C. Performance Appraisal

Performance appraisal is designed to be an objective assessment of individual performance and provide the criteria for goal setting over the ensuing twelve months. The objectives of the Company's reviews are twofold focussing on both job and company specific requirements as well as your particular needs. The review will:

- Identify major achievements during the past year;
- Review performance in line with company expectations;
- Examine individual strengths and weaknesses;
- Establish the framework for ongoing employment.

Self-assessment is an important element in any appraisal; this will form the basis of your review. In order to prepare for a review you need to consider:

- What is expected?
- How am I doing?
- What can I do to improve?
- Where am I going?
- How will I get there?
- What help can the company give me?

Whilst the Company needs to understand the following:

- Your Communication/Relationship/Commitment
- Understanding employee's concerns, expectations and inspirations
- How to improve performance
- Communication of Company plans
- Planning – Training, Resources
- Recognition requirements

The process utilised during the review will examine the above with a view to setting objectives for the forthcoming year.

D. Payroll Practices

Paydays:

Pay periods are monthly or as per Letter of Appointment or as determined by award conditions.

Direct Deposit:

Our preferred method of payment for wages earned is by direct deposit to a bank account monthly.

E. Reimbursement Policy

The purpose of this policy is to provide definitive guidelines related to the reimbursement of business related entertainment and travel expenses incurred.

It is the Company's policy to reimburse employees for expenses incurred on the Company's behalf while engaged in authorised Company business. Such expenses must be reasonable in nature, and necessary for the performance of the Company business. Although this policy attempts to be comprehensive, the guidelines in this policy may not apply to all situations. Any unusual expenses (not specifically addressed in this policy) must be sufficiently explained as to the business purpose of the expense. All claims for expense reimbursement must be submitted using the Ebix iEmployee portal. The Company reserves the right to refuse reimbursement of any expense not properly documented, or not considered reasonable in nature.

Business Entertainment:

Unless advised individually to the contrary, all business entertainment requests must be pre-approved by your manager. Business entertainment should be limited to reasonable expense levels and care taken in respect of alcohol consumption.

Claims for business entertainment expenses must be submitted using the iExpense portal and be accompanied by receipts.

Travel and Accommodation Guidelines:

All travel and accommodation requests must be pre-approved by the applicable Manager prior to making travel arrangements. Once travel has been approved, expenses will be paid by the Company or else paid by the employee and reimbursed by the Company. All air travel booked by the Company will be paid directly by the Company. The only exception to this policy will be due to ticket changes made at the airport that requires payment at the time of the change. In this case, the employee will be responsible for making payment for the change, and submitting the expense for reimbursement.

Travel and Accommodation expenditure is to be paid by the employee, and submitted via the iEmployee web portal or on an expense report for reimbursement. No charges are to be directly billed to the Company.

Expenses for spouses, friends and family members accompanying an employee on a business trip are not reimbursable unless they are actually required to participate in a Company-sponsored function and have been pre-approved by the Managing Director.

All employees are expected to travel in a manner that will minimise the expenses incurred. As a result, all Company air travellers are required to travel in economy class, unless upgrades are available at no additional cost.

Other Transportation:

Hotel shuttles to and from airports should be used whenever possible. The cost of taxicabs from places of business, hotels and airports is reimbursable.

Accommodation:

Whilst travelling on Company business, employees will be reimbursed for accommodation.

It is the employees' responsibility to pay for all accommodation and related expenses and submit expense claim for reimbursement unless otherwise organised.

F. Ebix International Division – Travel Policy

This policy should be read in conjunction with the standard Ebix Inc Travel Policy. This document outlines changes to the standard corporate travel policy to reflect the specific requirements of the International Division in particular the level of international travel required.

General Policy:

Travel should be arranged with the preferred local country travel agent. Travel expenses may either be paid for by the employee or charged to an established credit account provided that appropriate authorisation has been approved.

Travel Authorisation:

Except where full travel costs are recoverable from the client, all travel must be authorised by the Managing Director or Chief Operating Officer.

All air travel for distances less than five (5) hours in duration will be economy class. Business class travel may be approved on a case by case basis where the travel in question exceeds five (5) hours. Authorisation for business class travel must be approved by the Managing Director or International Vice President.

If business class travel is authorised, then under no circumstances can substitutions or exchanges of business class airfare for lower cost alternatives be made for personal use.

Designated Travel Vendor:

Air travel, car hire and accommodation should be arranged with the preferred local country travel agent where one exists. Travel and accommodation should be arranged with vendors offering discounts to Ebix where these are available.

Air Travel:

When available a discounted airfare should be used, unless the use of such a fare imposes travel restrictions that may be unsuitable for the designated business purpose.

Where possible, travel should be arranged outside Ebix business hours. If this involves weekend travel, Ebix will meet costs associated accommodation and meal costs. Where travel involves weekends or public holidays, these days will not be added to annual leave as days in lieu.

Frequent flyer awards or other travel bonus schemes will accrue to the individual. Where an employee elects to use frequent flyer entitlements to travel on Ebix approved business, then Ebix will reimburse the individual employee for the cost of the lowest cost economy airfare for the route in question.

Overnight Accommodation:

Accommodation should be arranged at a suitable hotel in close proximity to the business activity necessitating travel and or accommodation.

Laundry expenses for employees on business travel will be reimbursed with the proper documentation if the employee is onsite or in transit for a minimum of four (4) days.

Telecommunications Charges:

Where possible employees should use their own or company issues mobile phones for telephone calls.

Ground Transport:

Employees are to use the most efficient and economical means of ground transport in relation to company travel. Ebix will reimburse employees for the cost of ground travel for business related trips including between home and the airport, airport and hotel and hotel and the clients' office.

Where staff members are required to travel by car on Ebix business, Ebix will reimburse such staff members for the use of their own vehicle at the rate per business kilometre as determined by the ATO. Mileage expenses should be submitted as an expense claim using the iEmployee web portal.

The Australian Tax Office requires Ebix to include on a staff member's Payment Summary (previously Group Certificate) any reimbursement for vehicle mileage expenses calculated and paid on a cents per kilometre basis. All vehicle mileage reimbursements for staff paid on a cents per kilometre basis must be processed through the payroll system and will appear on the individual's Payment Summary. Payment will be credited to the individual's residual nominated bank account recorded on the payroll system.

Employees can claim up to a maximum of 5,000kms per car per financial year before income tax applies.

Parking Fees:

Ebix will reimburse parking fees, which are incurred while on business activities. Receipts should be obtained and submitted with an expense report.

Meals:

Reasonable meal (food & beverage) expenses incurred while travelling on company business will be reimbursed up to a maximum of \$30 per day. Receipts are required for reimbursement of all expenses of \$10 or more. Higher limits may be authorised for high cost locations.

Travel Allowance:

On request employees may receive a cash advance to assist in meeting day to day expenses whilst on business travel. If an employee elects to receive a cash advance, then a detailed expense report with receipts must be submitted on completion of the business travel. No other form of travel allowance is available.

VI. ABSENCES

A. Notice of Absence

Whenever you are absent for any of the following reasons, it is your responsibility to notify your manager directly as much in advance as possible of your normal scheduled starting time. Leave requests should be processed via the iEmployee web portal or other approved process.

B. Personal Illness or Injury

Paid absences due to personal illness or injury will be granted on an as needed basis and in accordance with the Fair Work Act 2009 conditions (ie. Up to a maximum of ten (10) working days for employees). Sick leave is not a cumulative entitlement, but in special circumstances management may direct otherwise.

An employee is required to produce a medical certificate from a qualified medical practitioner for any absences in excess of two consecutive days. Employees are also required to produce a medical certificate if absent from work on the working day preceding a long weekend and the day after the long weekend. Failure to produce a medical certificate may result in loss of pay for the public holiday.

C. Family Leave

Employees with responsibility in relation to either members of their immediate family or members of their household who need their care and support shall be entitled to use their personal/carer's leave entitlement for absences to provide care and support for such persons when they are ill.

If such leave is approved by Ebix, you shall establish by production of a medical certificate or statutory declaration the illness of the person concerned.

This entitlement to use personal/carer's leave is subject to:

- you being responsible for the care of the person concerned; and
- the person concerned being either a member of the your immediate family, or a member of your household.
- The term "immediate family" includes a spouse of the employee or a de facto spouse of the employee. A de facto spouse, in relation to a person, means a person who lives with the first mentioned person on a bona fide domestic basis although not legally married to that person; and a child or an adult (including an adopted child, a step child or an ex nuptial child) parent, grandparent, grandchild or sibling of the employee.
- You shall, wherever practicable, give the Employer prior notice of your intention to take leave, the name of the person requiring care and relationship to you, the reasons for taking such leave and the estimated length of absence. If it is not practicable for you to give prior notice of absence, you shall notify the management of such absence at the first opportunity on the day of absence.

You are allowed to take unpaid leave of up to 2 days for the purpose of providing care to a family member who is ill, provided no paid leave entitlement is available to you.

D. Bereavement Leave

You will be allowed up to 2 days paid leave per annum in the event of the death of a spouse (including a de facto spouse), parent (including step and foster), sibling, child, step-child and parent-in-law. You must, however, obtain approval for such leave from the management.

If the employee is on long service leave or any other leave, the above entitlement does not apply.

E. Unpaid Leaves of Absence

Unpaid leaves of absence may be granted at the discretion of the Company for medical or personal reasons when in the best interests of both of you and the Company. You must be a full-time regular employee and have at least twelve (12) months service with the Company, have at least a "Meets Requirements" performance rating and have depleted all eligible vacation time off to be eligible for a leave of absence. Your request for leave should be submitted 30 days in advance of the requested leave date. In the case of emergency situations where this advance notice is not possible, the request form must be furnished as soon as possible.

Approval of leave without pay is at the discretion of Ebix. Leave without pay will not count towards continuous service for the purposes of annual leave, personal/carer's leave or any other types of leave or benefits.

F. Jury Service

Should you be required to attend jury service, you shall be reimbursed by Ebix for an amount equal to the difference between the amount paid for attendance at jury service and the ordinary salary you would have received had you not been on jury service. You will notify the management as soon as possible of the date you are required to attend for jury service.