

<b>Number:</b> CON-RH-PL-SRC-003	<b>POLICY</b>	<b>Effective Date:</b> 06/MAR/2023
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## 1.0 PURPOSE

This policy describes LMG HOLDINGS, INC Call Center Policies and Procedures.

## 2.0 SCOPE

All active SSBCC ambassadors assigned to SCRAM.

## 3.0 APPLICABLE DOCUMENTS

n/a

## 4.0 DEFINITIONS

SSBCC – SSBCC MEXICO S de RL de CV

## 5.0 POLICY

### Call Center Work Standards

I understand that my job, as a Call Center ambassador, is an integral function of LMG's business and interests as I am usually the first point of contact that a client or potential client has with LMG.

Call Center ambassadors shall ensure that their service to customers and phone call etiquette meets all guidelines and requirements contained in this Call Center Policy at all times.

Call manipulation, call avoidance, mistreatment of customers, failure to maintain confidentiality and fraudulent activity will not be tolerated at LMG. We have a responsibility to conduct ourselves in a professional manner at all times, hold ourselves to the highest industry standards, and provide exceptional customer service each and every time we are on the phone. The following examples constitute severe performance infractions that put our programs and our customers at risk. These examples do not establish an all-inclusive list. They are examples provided to illustrate the types of behavior committed by a Call Center ambassador that LMG considers to be severe performance infractions.

**If a Call Center ambassador commits an infraction, they shall be subject to disciplinary action, up to and including immediate termination:**

**Call manipulation** includes but is not limited to:

- Placing the customer on hold without a valid explanation
- Placing the customer on hold for an unjustified and inappropriate amount of time
- Cold or blind transfers/inappropriate transfer to other departments

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- Excessive status changes made in order to avoid inbound calls

**Call avoidance** includes but is not limited to:

- Excessive bounced/unanswered calls
- Deliberate manual release of active calls
- Deliberate failure to handle inbound calls or return outbound calls
- Excessive status changes made in order to avoid inbound calls
- Failure to respond timely to voice mails

Call avoidance is documented in agent activity reports, contact reports, transfer reports, trouble ticket reports, and is monitored by Call Center Managers through the use of in call records.

Call avoidance shows a substantial and intentional disregard of a Call Center ambassador's job duties and obligations to LMG and its clients, and shall be considered willful work misconduct and a gross neglect of duties. Due to the nature of this misconduct, if a Call Center ambassador is found to be exercising Call Avoidance, this determination shall be subject to immediate termination.

**Mistreatment of customers** includes but is not limited to:

- The failure to greet each customer at the beginning of the call
- The failure to acknowledge during the greeting the proper company the client is calling
- Behavior that is rude, abrasive, and/or harassing to the customer
- The use of unprofessional language, profanity, and raising your voice or yelling
- Being unresponsive to the customer and/or ignoring direct questions from the customer
- Talking over the customer
- Background noise from children, pets, or electronics (when working from home, as applicable)
- The mishandling of customer account, which includes but is not limited to making changes to the account without customer authorization
- Enrolling clients in states where enrollments for that brand are not permitted
- Placing customers on hold with no notice
- Transferring customers anywhere with no notice

### Confidentiality

Ambassadors must preserve all confidential information related to the business, products, customers, ambassadors, policies and procedures, processes, systems, training materials, or any other confidential or secure information. Confidential information includes but is not limited to all internal documents of LMG and all information of LMG in any form obtained during the course of employment; any and all client files and information in any form, hard-copy, electronic, or otherwise; internal memoranda or other correspondence; financial information; strategies, and; strategic information.

Ambassadors are not permitted to share work-related activities or use customer names or customer information on tools or social media platforms such as but not limited to commercial chat rooms, instant messengers, or social networking sites (Facebook, Twitter, etc). Ambassadors (including terminated

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ambassadors) may be held liable for any damages resulting from the improper use or release of confidential information, including the value of diverted resources and any legal fees.

LMG ambassadors are not to divulge confidential information during their employment or after termination in the Memorandum of Employment.

LMG systems such as call recordings are restricted to authorized users and for business purposes only. Individuals attempting unauthorized access (including non-scheduled access) and non-business utilization may be held liable for damages including but not limited to the value of diverted resources and for any other legal remedies that LMG may choose to pursue.

Writing down personal information, account numbers or storing chat logs is strictly prohibited unless being used for company business on company time (i.e., sales tracker or follow up sheet). At no time are credit card numbers to be written down or captured by any electronic means other than input into the payment processing system Without first obtaining written supervisory permission, printing individual screen prints or the saving of confidential information from LMG systems on devices such as but not limited to flash drives is strictly prohibited. Emails that may contain private personal information of any ambassador, client, or customer, such as names, addresses, drivers' license numbers, phone numbers, user IDs or account numbers, must be immediately deleted upon the completion of the work. Whenever possible provide this information via phone and work the issue real-time to avoid the electronic transmission of data.

#### **Fraudulent Activity**

Fraudulent activity is a direct violation of the Code of Conduct. Fraud includes but is not limited to:

- Any dishonest or fraudulent act.
- Impropriety in the handling or reporting of financial transactions.
- Participating in transactions that are not standard procedure or within the confines of your specific job function.
- Accessing accounts for any reason outside of those required to perform a specific action on behalf of the client in fulfillment of your job duties.
- Accessing accounts for personal reasons, or accessing the account of a family member or friend, or on behalf of a family member or friend.
- Sharing Confidential Information obtained during the course of your employment.
- Any manipulation of time records.
- Compromising or using user IDs or codes in fraudulent activities. Each ambassador is responsible for his/her user ID for all platforms, including ADP. Do not disclose your ID to anyone. You will be held responsible for any activity associated with your ID.

Any fraudulent activity relating to an account that you have serviced will be investigated. Ambassadors involved with fraudulent activity shall be subject to immediate termination and any other legal remedies that LMG may choose to pursue.

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Any ambassador of LMG that is found not to be in compliance with the Call Center Policies and Procedures shall be deemed to be in violation and subject to disciplinary action up to and including termination.

Unethical and illegal conduct or suspected unethical or illegal conduct must be immediately reported to the Call Center Supervisor, Manager, Director or [rhtj@confie.com](mailto:rhtj@confie.com).

\*\* Management reserves the right to alter and change this Call Center Policies and Procedures Policy based on business needs. All changes are at management's discretion. If SCRAM/LMG HOLDINGS INCORPORATED reviews their policy or if there is any situation not considered in this policy will be reviewed with HR and Compliance Management

By signing below, I acknowledge that I have received and reviewed the revised Call Center Policies and Procedures updated on March 6, 2023. I understand that I must comply with the policies and procedures outlined above, and that I will be held accountable for any failure to do so.

\_\_\_\_\_  
Printed  
Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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