

Health, Safety and Wellbeing Policy

Approved by: Executive Board

Date of approval: 27th July 2018

Review date: 27th July 2019

Version: 8.1



1. Statement of Intent

1.1 I, as Chief Executive, and the Members of the Executive are fully committed to ensuring that all parts of this organisation conducts its operations and services in compliance with the Health & Safety at Work etc. Act 1974 and all other relevant Health & Safety legislation and guidance. This is to ensure, as far as reasonably practicable, the safety, health and wellbeing of Radian¹ employees and others to whom we provide services. Health, safety and wellbeing are components of Radian's integrated approach to risk management. The Board considers management of these to be equal to the management of risk in any other function. I fully recognise that we must meet all legislative standards and we intend to embrace good practice whenever possible, using a risk based approach.

1.2 Overall accountability for health, safety, and wellbeing rests with the Board via me, as Chief Executive of Radian taking the lead on health, safety and wellbeing. We recognise that our employees are a key resource within the organisation and will ensure, so far as is reasonably practicable, that:

- Adequate financial and resources are allocated for the management of health, safety, and wellbeing, in the prevention of accidents and in cases of work related ill-health.
- Competent Health & Safety advice is available via internal and external experts as appropriate.
- Workplace hazards are risk assessed and sufficient risk control measures are implemented.
- All other health, safety and wellbeing risks arising from Radian's work activities will be adequately controlled.
- All employees are provided with such information, instruction, training and supervision as is necessary to ensure the Health & Safety competence of themselves and others.
- Suitable arrangements are in place to allow consultation with employees on health, safety and wellbeing issues.
- All health, safety and wellbeing policies and procedures are reviewed regularly and amended as required.

1.3 Health, safety and wellbeing objectives are set out in the H&S strategy and are monitored and reviewed regularly via key performance indicators reported to members of the Executive and the Board with a view to continually improving Radian's performance. Information is shared with relevant stakeholders on request.

1.4 Employees have a statutory duty to take care of their own health and safety and that of others who may be affected by their actions; however we recognise that accidents, ill health and incidents may result from failings in management controls and may not necessarily be the fault of the individual employee.

1.5 In particular, employees must:

- Co-operate with the employer so that statutory obligations can be met.
- Work in a safe manner and in accordance with the roles and responsibilities outlined in Appendix 2 of this policy at all times.
- Report any accidents, incidents, ill health or perceived shortcomings to their line manager or to the Health, Safety and Wellbeing team.
- Not interfere with or misuse anything provided in the interests of health and safety.
- Be familiar with and follow policies and procedures relating to their particular post.

5 November 2018

Signed

Date

Chief Executive

Review Due 1st July 2019

This policy applies to: All staff

2. Policy

The aims of this policy

- 2.1 This policy sets out how Radian¹ will manage health, safety and wellbeing to ensure that it complies with its legal obligation to work in a safe and healthy manner in order that employees and others affected by its work are neither injured nor made ill whilst carrying out its business.

The link to our vision and values

- 2.2 Radian aspires to provide a great place to work, and it will do this by ensuring that it provides a safe and healthy working environment and has regard for all employees' wellbeing.

Our service commitments

2.2 Organisation (see appendix one)

- 2.3 Overall and final accountability for health, safety and wellbeing rests with the Board via the Chief Executive.
- 2.4 Radian employs a team of competent Health, Safety and Wellbeing professionals within the Corporate Services and Operations Directorates. They assist Radian with its day-to day responsibility for ensuring this policy is put into practice.
- 2.5 Executive Directors, Assistant Directors and other senior managers are responsible for ensuring that the health, safety and wellbeing policy is implemented within their own directorates and areas of operation.
- 2.6 Employees have a statutory duty to take care of their own health, safety and wellbeing and that of others who may be affected by their actions. They must work in a safe manner and in accordance with the roles and responsibilities outlined in Appendix 2 at all times.
- 2.7 Specialists and other competent persons may be appointed from time to time to assist in meeting Radian's health & safety obligations.

Arrangements

- 2.8 Radian has in place a range of procedures and guidance for ensuring that its health, safety and wellbeing objectives are met. These are briefly outlined below:

Risk assessments

- 2.9 All line managers will undertake suitable and sufficient risk assessments in consultation with the relevant staff member(s). The findings of the risk assessments will be agreed by these people.
- 2.10 Line managers must ensure all preventative and protective control measures identified are suitable to remove/reduce the risk and are implemented as necessary.
- 2.11 All risk assessments will be reviewed at least annually, or at other appropriate intervals, such as when the work activity changes, the person(s) undertaking the task changes, the equipment changes, and following an accident or a change in the law.

2.12 All risk assessments pertaining to an individual should be write-protected and stored on the individual's area on the HR management system.

Safe plant and equipment

2.13 Managers will be responsible for:

- Identifying all equipment needing maintenance or inspection.
- Ensuring effective maintenance schedules are drawn up.
- Ensuring all identified maintenance is implemented.
- Ensuring any new equipment meets health & safety standards before it is purchased.
- Ensuring all maintenance and inspection logs are well kept and easily accessible.

2.14 Any problems found with plant/equipment should be reported to the relevant manager as soon as possible and the plant or equipment must be made safe and/or taken out of use as necessary.

Safe handling and use of hazardous substances or preparations, including biological agents

2.15 Managers will be responsible for identifying all substances which need a risk assessment, in accordance with Control of Substance Hazardous to Health Regulations (COSHH).

2.16 Managers will be responsible for ensuring that risk assessments are undertaken and relevant findings communicated to all those affected, as identified in the assessment.

2.17 Managers will be responsible for ensuring that all relevant actions identified in the assessments are implemented.

2.18 Staff will inform their manager if they are using new hazardous substances and check prior to purchase and use; that any new substance can be used safely.

2.19 The manager will ensure that all chemical substances or preparations are used in accordance with safe working procedures.

2.20 Assessments will be reviewed every year, or when the work activity changes, whichever is soonest.

2.21 All risk assessments pertaining to an individual will be write-protected and stored on the individual's area on the HR management system.

Information, instruction and supervision

2.22 The Health & Safety law poster is to be displayed at each office location where relevant.

2.23 Health, safety and wellbeing advice is available from the Health, Safety and Wellbeing team.

2.24 The level of supervision will be influenced by the severity of exposure to risks and the competence of the employees involved.

2.25 Supervision of young workers/trainees/new staff will be arranged and monitored by the relevant Executive Director through their nominees.

2.26 The relevant Executive Director must ensure that line managers give the relevant health & safety information to their employees who are working at locations under the control of other employers.

Competency for tasks and training

- 2.27 All staff will undertake suitable health & safety induction training within the timescale appropriate for their role.
- 2.28 Job-specific H&S training will be identified and arranged for all employees by the relevant line manager.
- 2.29 Any other mandatory H&S training requirements will be identified, arranged and monitored by line managers.
- 2.30 Where a need is identified, health and safety training will be identified for non-employees affected by Radian's undertakings. Agreement on who is responsible for providing this will be decided on a case by case basis.
- 2.31 Adequate resources (people, money and facilities) will be allocated to provide for the training needs identified.
- 2.32 Training will be provided by competent persons or via an approved electronic source.
- 2.33 A record of training will be kept for each employee on the electronic people development portal (Academy).

Accidents, first aid and work-related ill health

- 2.34 Managers, with the assistance of the People and Organisation Development team, will be responsible for identifying the employees who require statutory health surveillance.
- 2.35 Health surveillance will be arranged by the Health, Safety and Wellbeing team
- 2.36 Health surveillance records will be kept for the required statutory period.
- 2.37 First-aid provision will be maintained in accordance with statutory requirements and in line with the specific risk assessments.
- 2.38 All accidents and cases of work-related ill health are to be recorded in line with the Accident & Incident Reporting Procedure.
- 2.39 All accidents will be investigated by line managers and, where appropriate, the Health, Safety and Wellbeing team.
- 2.40 All work-related accidents or incidents that could result in a claim will be reported to Radian's insurers by the line manager of the person affected by the accident or incident or by the Health, Safety and Wellbeing team.
- 2.41 The Health, Safety and Wellbeing team is responsible for reporting accidents, diseases and dangerous occurrences to the relevant Enforcing Authority, in accordance with statutory requirements.

Consultation with Employees

- 2.42 Consultation with employees shall be organised according to the Health & Safety (Consultation with Employees) Regulations 1996 and the Safety Representatives and Safety Committees Regulations 1977.
- 2.43 Radian will provide the facilities and assistance that safety representatives reasonably require in order to carry out their functions.

2.44 Radian will consult with its employees on matters of health, safety and wellbeing through a variety of different routes. These are:

- Health and Safety Committee.
- Team Meetings.
- Staff Forum.
- 1-1's, and personal development reviews.
- Safety Notices and staff information boards.
- Via electronic media.

Emergency and Business continuity procedures

2.45 The Responsible Person for a building, as defined in Radian's Fire Safety Policy, is responsible for:

- Ensuring fire risk assessments are undertaken and implemented.
- Ensuring alarms, emergency lighting and fire extinguishers are maintained and tested in accordance with the Regulatory Reform (Fire Safety) Order 2005.
- Ensuring the emergency evacuation routes are regularly inspected and kept clear.

2.46 Emergency evacuation will be tested as identified in Radian's Fire Safety procedures.

2.47 Any other emergency or business continuity arrangements will be reviewed and tested in accordance with Radian's Business Continuity Plan.

Monitoring health and safety

2.48 Radian will monitor its health, safety and wellbeing performance and practice in accordance with its Active and Reactive H&S monitoring procedures.

2.49 Periodic safety, health and wellbeing reports will be provided to Audit and Risk Committee.

Reviewing and reporting health and safety performance

2.50 It is the responsibility of the Health, Safety and Wellbeing team to review the organisation's health, safety and wellbeing policy, procedures and performance. From time to time, it may appoint an external Health & Safety professional to conduct an in-depth Health & Safety audit.

2.51 A review of the health & safety performance of the Group will be produced and presented for the stakeholders within the Annual Report. Annual information is presented to Group Combined Board via the Audit and Risk Committee

3. Legal & Regulatory Framework

- Health & Safety at Work, etc. Act 1974 and all associated Health & Safety Regulations made under this Enabling Act.
- Corporate Manslaughter and Corporate Homicide Act 2007.
- Regulatory Reform (Fire Safety) Order 2005.

4. Related Policies

- Fire Safety Policy

5. Related Procedures

- This policy does not detail the practical arrangements to manage health, safety and wellbeing, nor the actions to be taken by staff when dealing with issues of safety, health

and wellbeing. Any such advice, action and assistance will be covered in specific procedure documents, which should be used in conjunction with this Policy.

- Health, Safety and Wellbeing Procedures

6. Appendices

Appendix one - Safety, health and wellbeing organisational chart

Appendix two - Roles and responsibilities for health and safety

Appendix three - Key tasks for policy makers, planners and implementers of policy

7. Associated Documents

- Health, Safety and Wellbeing Strategy

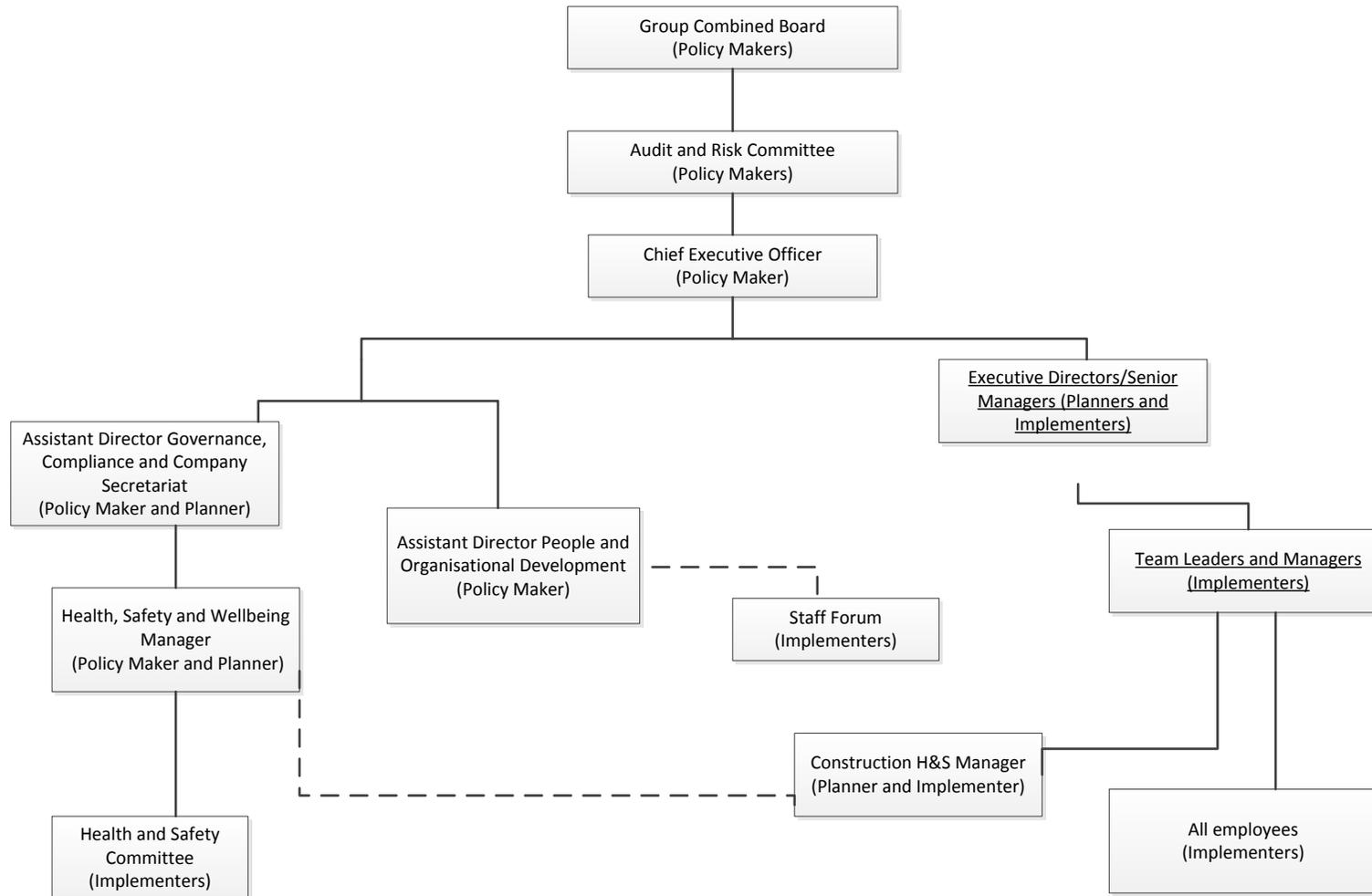
8. Definitions

None

¹Radian will be used throughout this document to refer to the Radian Group as a whole and all companies that are part of the Group.

Appendix one

Health, safety and wellbeing organisational chart



Appendix two - Roles and responsibilities for health and safety

Roles and Responsibilities for health, safety and wellbeing (*for description of key tasks for policy makers, planners and implementers, see Appendix 3*)

1. Board Members (Policy Makers)

Members of the Board carry the ultimate accountability for health, safety and wellbeing and discharge their health, safety and wellbeing responsibilities through the Audit and Risk Committee and the Chief Executive. They must:

- Know what appropriate safety management systems for the control of health & safety risks are in place.
- Monitor safety performance to ensure standards are being maintained and legal requirements are being met.
- Ensure adequate resources are in place to deliver the health, safety and wellbeing programme as necessary.
- Consider the health, safety and wellbeing implications of the decisions that they make.

2. Audit and Risk Committee (Policy Makers)

Audit and Risk Committee members will monitor compliance by:

- Receiving reports on health, safety and wellbeing performance and risk exposures.
- Considering the findings of the internal audits of the businesses as they are carried out.
- Considering the findings of any external H&S related audits.
- Reviewing summarised accident and incident information quarterly.

3. Chief Executive (Policy Maker)

Carries the ultimate delegated responsibility for health, safety and wellbeing from the Board and:

- Must inform the Board as to the health, safety and wellbeing performance.
- Provides leadership for the development of a positive health & safety culture.
- Establishes the standard of health, safety and wellbeing within the organisation.
- Ensuring appropriate resources are made available to enable expert advice and assistance to be sought where necessary on health & safety issues.
- Ensuring the effective management of health, safety and wellbeing throughout the organisation by ensuring responsibility for safety is properly assigned and accepted at all levels and that management systems are effective.
- Commits to the continual improvement of health, safety and wellbeing management.
- Acts as the Responsible Person in respect of fire safety within the organisation for corporate premises.

4. Assistant Director - Governance, Risk and Company Secretariat (Policy Maker and Planner)

Will carry responsibilities for health, safety and wellbeing, delegated from the Chief Executive and will be responsible for:

- Ensuring competent health & safety personnel are appointed and trained.
- Ensuring arrangements are in place for consultation; support and advice.
- Providing the resources to ensure suitable and sufficient health, safety and wellbeing information, instruction and training is available (and provided) to employees with regard to matters of health, safety and wellbeing.
- Commissioning the external health & safety audit.

5. Group Health, Safety and Wellbeing Manager (Policy Maker and Planner)

Carries safety, health and wellbeing responsibilities delegated from the Chief Executive and the Assistant Director, Governance, Risk and Company Secretariat and will:

- Lead on the management of health, safety and wellbeing, which is the wider Radian approach through which its health & safety requirements are discharged.
- Develop, update and maintain health, safety and wellbeing policies and procedures and ensure they are effectively cascaded, and adopted into Radian's business activities.
- Promote a positive health, safety and wellbeing culture and secure the continual improvement in health, safety and wellbeing management and health, safety and wellbeing performance.
- Ensure effective communication with all persons working under the control of the organisation, to ensure that they are made aware of their individual health, safety and wellbeing obligations.
- Ensure effective communication has been provided to all external interested parties.
- Set realistic short and long term objectives for health, safety and wellbeing performance and monitor to ensure these performance standards are being met.
- Have procedures in place for reactive measurement of performance that includes accidents, near misses and work related absence and other historical evidence of deficient performance.
- Ensure internal and external audits of health, safety and wellbeing management systems are conducted at planned intervals.
- Negotiate the availability of resources essential to establish, maintain and improve the safety, health and wellbeing management system.
- Ensure suitable occupational health surveillance systems are in place.
- Ensure all accidents and incidents are investigated, reported upon and corrective measures implemented.
- Monitor compliance with Radian's health, safety and wellbeing policies, procedures and processes
- Communicate and liaise with enforcement authorities as required.

6. Construction H&S Manager (Planner and Implementer)

Carries specific health and safety responsibilities delegated from the Executive Director of Operations with respect to Radian Services staff and will:

- Lead on the management of health, safety and wellbeing to meet any legal health and safety requirements.
- Develop, update and maintain health, safety and wellbeing policies and procedures to support the business activities.
- Promote a positive health, safety and wellbeing culture including methods of continual improvement in health, safety and wellbeing.
- Ensure effective communication with all persons within Radian Services to ensure that they are made aware of their individual health, safety and wellbeing obligations.
- Establish and maintain procedures for internal and external communications in health, safety and wellbeing including any contractors working for or in close proximity to where Radian Services are working.
- Ensure that reactive and proactive measures are in place to ensure continued health, safety and wellbeing improvement.
- Monitor compliance with Radian's health, safety and wellbeing policies, procedures and processes.
- To communicate and liaise with enforcement authorities as required.
- Assist the Health, Safety and Wellbeing team as required to support the effective health, safety and well-being within Radian.

- Assist officers in the vetting and monitoring of contractors employed with regard to their health, safety and wellbeing compliance and performance.

7. Executive Directors/Senior Managers (Planners and Implementers)

Carry specific responsibilities and are accountable for their team's health, safety and wellbeing performance, therefore they will:

- Take responsibility for the health, safety and wellbeing of their teams.
- Ensure responsibility for safety is properly assigned and accepted at all levels within their area of operation.
- Incorporate our health, safety and well-being KPIs in the targets agreed with their reporting managers.
- Ensure delegated representatives attend the Staff Forum and the Health & Safety Committee.
- Report regularly on health, safety and wellbeing matters for the business, in line with our requirements.
- Consider progress against the health, safety and wellbeing KPIs during their monthly meetings and take appropriate action.
- Demonstrate their commitment to the continual improvement of health & safety performance.
- Assess and monitor external contractors with regard to their health, safety and wellbeing compliance and performance.

8. Team Leaders and Managers (Implementers)

- Will carry out all the required risk assessments for the tasks undertaken by their team and make appropriate recommendations.
- Will summarise the risk assessment recommendations for their teams implement them to reduce and manage risk.
- Will develop and implement safety procedures where required.
- Will ensure their team is aware of and implement this health, safety and wellbeing policy and other relevant health, safety and wellbeing procedures applicable to their team's work.
- Will ensure all accidents and incidents affecting their staff are reported and investigated in line with our Accident and Incident procedure.
- Will take responsibility for the health, safety and wellbeing of their teams.
- Will take responsibility for stopping any unsafe work which is being carried out in contravention of agreed health & safety standards, and/or which puts people at significant risk.
- Will assess and monitor external contractors with regard to their health, safety and wellbeing compliance and performance.

9. Assistant Director - People and Organisational Development (Policy makers)

- Will work with the Health, Safety and Wellbeing team to identify training needs associated with identified health & safety risks and our health, safety and wellbeing management system.
- Will work with the Health, Safety and Wellbeing team to maintain the matrices of job roles vs. safety guidance and job roles vs. required safety training.
- Will ensure that the required health & safety training is available and is delivered to staff in accordance with the matrix.
- Will work with Health, Safety and Wellbeing manager to ensure suitable occupational health provision is in place.

- Will guide and support directorates to incorporate appropriate health, safety and wellbeing responsibilities into job descriptions and to consider health, safety attitudes and competencies in all recruitment and promotion decisions.

10. Staff Forum (Implementers)

- Will provide an overview of the health, safety and wellbeing environment and its operation.
- Will provide an environment for the discussion and resolution of issues/matters which cannot be dealt with at the health & safety committee, or require significant staff consultation.

11. Health and safety committee (Implementers)

- Will actively promote health, safety and well-being within the organisation.
- Will assist in the development and implementation of effective health, safety and well-being awareness programs.
- Will serve as an advisory body to management on health & safety issues.
- Will provide suggestions and recommendations for resolutions of health, safety and wellbeing concerns.

12. Employees (Implementers)

All employees have personal responsibility for their own health, safety and wellbeing and that of others and in doing so:

- Will report all accidents and incidents affecting them or colleagues of which they are aware.
- Will make themselves aware of and seek to work in accordance with relevant health, safety and wellbeing policies and procedures.
- Will make reasonable efforts to stop any unsafe work that they notice being undertaken and then report their action to an appropriate line manager, who will ensure our Accident and Incident procedure is followed.
- Will assist with the risk assessments relevant to their job and work in accordance with them.
- Will work in a safe manner at all times in line with written safety procedures and will not carry out work in contravention of agreed health & safety standards and/or which puts people at significant risk.
- Will make themselves available for training when required.
- Will co-operate with supervisors, managers and co-workers on health & safety matters.
- Must not interfere with anything provided to safeguard their health & safety.
- Must report all health, safety and wellbeing concerns to an appropriate person within the organisation.
- Be familiar with and follow policies and procedures relating to their particular post.

Appendix three - Key tasks for policy makers, planners and implementers of policy

Policy makers

The key **tasks** of policy makers include:

- Devising health, safety and wellbeing policy.
- Establishing strategies to implement policy and integrating these into general business activity.
- Specifying a structure for planning, measuring, reviewing and auditing health, safety and wellbeing policy.
- Specifying a structure for implementing policy and supporting plans.
- Agreeing plans for improvement and reviewing progress to develop the safety, health and wellbeing management system and the policy.
- Pursuing safety, health and wellbeing objectives with evident sincerity.

The major **outputs** include:

- Written statements of general health, safety and wellbeing policy and strategic objectives.
- Written statements of the organisation for planning, measuring, reviewing and auditing.
- Written statements of the organisation for implementing health, safety and wellbeing.
- General plans containing specific objectives for each year.

Planners

The key **tasks** of planners include:

- Producing detailed plans to achieve corporate health, safety and wellbeing objectives.
- Establishing management arrangements, risk control systems and workplace precautions, together with associated performance standards.
- Co-ordinating the specialist advice needed to ensure effective planning and implementation of policy, for example the input of health & safety specialists, engineers, architects and doctors.
- Ensuring the participation and involvement of employees and their representatives.
- Keeping up to date with changes in health & safety legislation, standards and good practice and with management practices relevant to the organisation.

The key **outputs** include:

- Health, safety and wellbeing strategy statements and plans to support the policy.
- Health, safety and wellbeing operational plans which identify specific health, safety and wellbeing objectives to be achieved within fixed time periods.
- Specifications for management arrangements, risk control system(s), workplace precautions and performance standards.
- Up-to-date documentation.

Implementers

The key **tasks** for implementers are:

- Implementation of operational plans, management arrangements, risk control system(s), workplace precautions and performance standards;
- Provision of necessary physical and human resources and information;
- Provision of timely feedback on performance, including successes and failures and any deficiencies in plans, arrangements, systems or precautions.

- Ensuring communication and participation at all levels in health, safety and wellbeing activities.

The key **outputs** are:

- Safe and healthy production and delivery of products and services.
- Products and services which in themselves do not create risks to others.