

**Health, Safety & Wellbeing Policy**

<p><b>Health, Safety &amp; Wellbeing Policy</b></p> <p><b>Approved by:</b> Executive Board</p> <p><b>Date of approval:</b> 22 July 2019</p> <p><b>Review date:</b> 22 July 2020</p> <p><b>Version:</b> 9</p>	
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**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 conduct 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, so far as reasonably practicable, the safety, health and wellbeing of Radian<sup>1</sup> workers and others to whom we provide services and work with and all other persons who may be affected by our business activities. 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, applying 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 colleagues are a key resource within the organisation and will ensure, so far as is reasonably practicable, that:

- Adequate financial resources are allocated for the management of health, safety, and wellbeing.
- 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 and monitored.
- Information, instruction, training and supervision is provided as part of the health and safety management system.
- Suitable arrangements are in place to allow consultation with workers on health, safety and wellbeing matters.
- We commit to continual improvement with regards our wellbeing, health and safety performance through accreditation, audit, benchmarking opportunities.
- Health, safety and wellbeing policies and procedures are reviewed regularly and amended as required.

1.3 Our health, safety and wellbeing objectives are set out in the Health, Safety and Wellbeing Strategy. These are monitored and reviewed regularly via key performance indicators reported to the Executive Team and the Board. Information is also shared with our stakeholders. We aim to continually improve our safety culture and our monitoring enable us to do this.

1.4 We all have a statutory duty to take care of our own health and safety and that of others who may be affected by our actions.

1.5 We 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.
- Report any accidents, incidents, ill health or perceived shortcomings to the 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 our roles and responsibilities.

Signed   
Chief Executive

21/07/2019 12:11

Date .....  
Review Due 22 July 2020

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**This policy applies to:** All colleagues

**2. Policy**

*The aims of this policy*

- 2.1 This policy sets out how Radian<sup>1</sup> 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 workers and others affected by its work are neither injured nor made ill whilst carrying out its business.

*The link to our Radian Corporate Strategy*

- 2.2 Our vision of success is set out in four success factors of Property, Customer, Community and People; we aim to become a top 20 best company to work for and wellbeing, health and safety is central to this goal.

Organisation (see appendix one)

- 2.2 Overall and final accountability for health, safety and wellbeing rests with the Board via the Chief Executive.
- 2.3 Radian employs a team of competent Health, Safety and Wellbeing professionals. They assist Radian with its day-to day responsibility for ensuring this policy is put into practice.
- 2.4 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.
- 2.5 Workers 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.
- 2.6 Specialists and other competent persons may be appointed from time to time to assist in meeting Radian's health & safety obligations.
- 2.7 Our specific aims and objectives are set out in our Health, Safety and Wellbeing Strategy.

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 Suitable and sufficient risk assessments will be made in consultation with the people they cover. Line managers are responsible for arranging risk assessments ensuring their teams are aware of the hazards they are exposed to and understand the controls that are needed to manage the risks from the hazards.
- 2.10 Line managers must ensure all preventative and protective control measures identified in the risk assessment are suitable to remove/reduce the risk and are implemented as necessary.
- 2.11 Risk assessments will be reviewed regularly or at other appropriate intervals. For example, when the work activity changes or equipment changes. The risk assessments are recorded and kept in accordance the risk assessment procedure.
- 2.12 Risk assessments will also be required for events, when planning major changes to the business or introducing new work equipment.

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2.13 Risk assessment should always be used to enable a change and to support new opportunities as well as risk.

Safe use and maintenance of plant and equipment

2.14 Managers will be responsible for identifying all equipment needing maintenance or inspection, ensuring effective maintenance schedules are made and maintenance is implemented and recorded. Records will be kept.

2.15 Managers will ensure any new equipment meets health & safety standards before it is purchased.

2.16 Any issues 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

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

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

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

2.20 Workers must inform their manager if they are using a new products or substances. Checks must be made prior to purchase and use to ensure that it can be used safely.

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

2.22 Assessments will be reviewed regularly, or when the work activity changes, whichever is soonest and stored in accordance with the risk assessment procedure.

Information, instruction and supervision

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

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

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

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

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

Competency for tasks and training

2.28 All staff will undertake suitable health & safety induction training within the timescale appropriate for their role.

2.29 Mandatory and job-specific health & safety training will be identified and arranged for all workers by their line manager.

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- 2.30 Where a need is identified, health and safety training will be identified for people affected by Radian's undertakings. Agreement on who is responsible for providing this will be decided on a case by case basis.
- 2.31 Training will be provided by competent persons or via a competent training provider, including e-learning and classroom courses and workshops.
- 2.32 A record of training will be kept for each employee on the Learning Management System together with evidence of competence. For example, a training certificate, 'pass' card or test result.

Accidents, first aid and work-related health

- 2.33 Managers, with the assistance of the People and Organisation Development team, will be responsible for identifying workers who require statutory health surveillance.
- 2.34 Health surveillance will be arranged by the Health, Safety and Wellbeing team
- 2.35 Health surveillance records will be kept for the required statutory period.
- 2.36 First-aid provision will be maintained in accordance with statutory requirements and in line with the specific risk assessments.
- 2.37 All accidents, incidents and cases of work-related ill health are to be recorded in line with the Accident & Incident Reporting Procedure.
- 2.38 Accidents will be investigated by line managers and, where appropriate, the Health, Safety and Wellbeing team.
- 2.39 Work-related accidents or incidents that may 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.
- 2.40 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 Workers

- 2.41 Consultation with workers shall be organised according to the Health & Safety (Consultation with Employees) Regulations 1996.
- 2.42 The health, safety and wellbeing committee will meet regularly. Worker representatives can raise any relevant issue for consideration and where reasonably practicable, solution. Health, safety and wellbeing performance will be communicated to representatives.
- 2.43 Radian will consult with colleagues on matters of health, safety and wellbeing through a variety of different routes. These include:
- Health and Safety Committee.
  - Team Meetings.
  - Staff Forum.
  - 1-1's, and personal development reviews.
  - Safety Notices and staff information boards.
  - Via electronic media.

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Emergency and Business continuity procedures

- 2.44 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.
- 2.45 Emergency evacuation arrangements are in place and tested.
- 2.46 Any other emergency or business continuity arrangements will be reviewed and tested in accordance with Radian's Business Continuity Plan.

Monitoring health and safety

- 2.47 Radian will monitor its health, safety and wellbeing performance and practice in accordance with its Active and Reactive Health & Safety Monitoring procedures.
- 2.48 Periodic safety, health and wellbeing performance reports will be provided to Audit and Risk Committee.

Reviewing and reporting health and safety performance

- 2.49 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.
- 2.50 Health, safety and wellbeing information is presented to stakeholders within the Annual Report. Periodic 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 with regards to 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

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

**7. Associated Documents**

- Health, Safety and Wellbeing Strategy

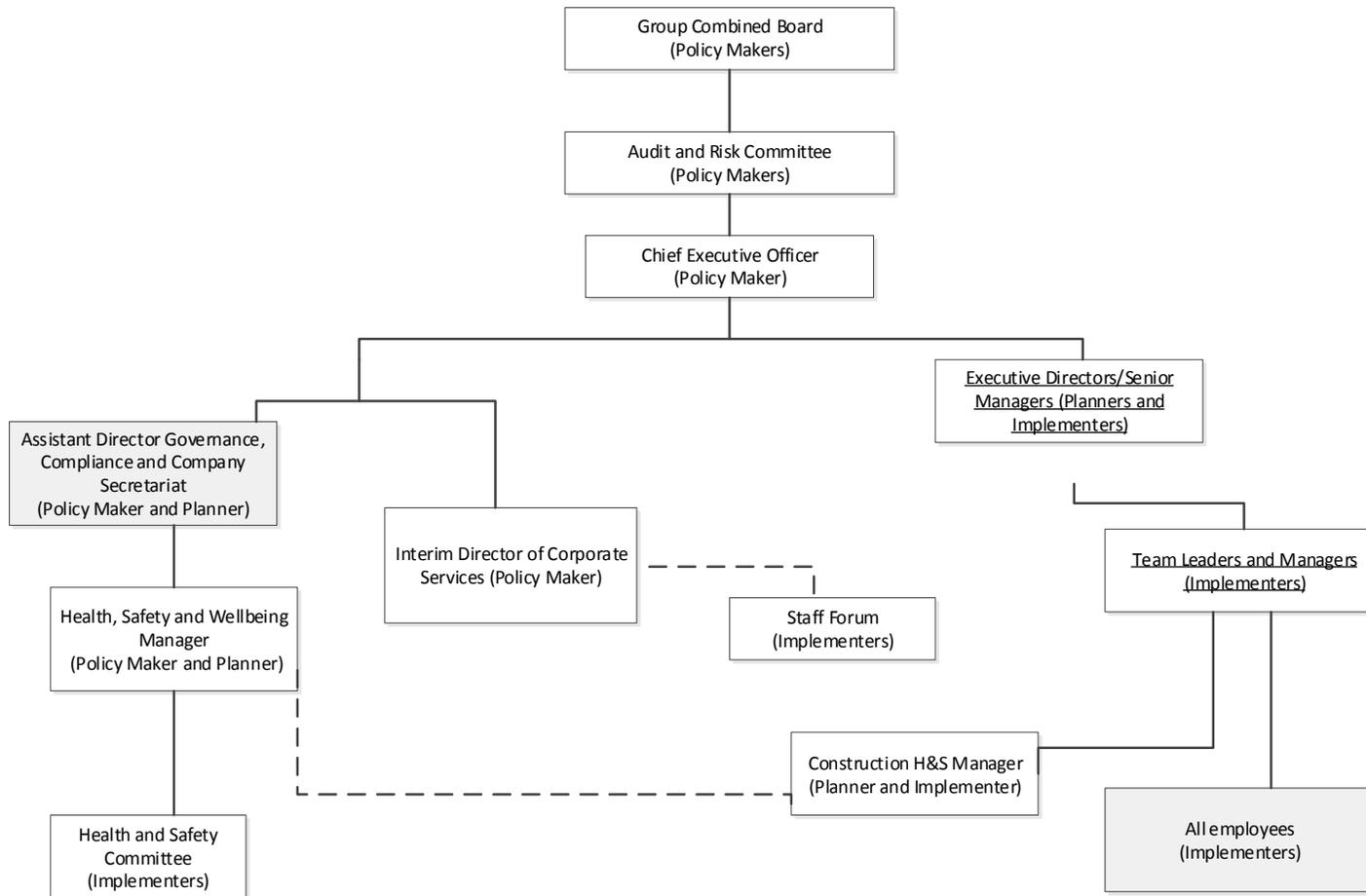
**8. Definitions**

None

<sup>1</sup>Radian 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



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**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 Officer. 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 arrangements 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 health & safety related audits.
- Reviewing summarised accident and incident information quarterly.

3. Chief Executive Officer (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.

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 Officer 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.
- Commissioning the external health & safety audit.

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

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

- Advise on the management of health, safety and wellbeing arrangements through which health & safety duties are discharged
- Develop, update and maintain health, safety and wellbeing policies and procedures and ensure they are effectively cascaded and integrated 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.
- Promote active 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.
- Set realistic short and long-term objectives for health, safety and wellbeing performance and monitor to ensure these performance standards are being met.
- Arrange reactive measurement of performance that includes accidents, near misses and work-related absence and other relevant incidents.
- Ensure internal and external audits of health, safety and wellbeing management systems are conducted at planned intervals.
- Secure and manage 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 and arrangements are made to prevent reoccurrence.
- 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 construction, repairs and maintenance workers and their work activities. They will:

- Advise on the management of health, safety and wellbeing to meet any legal health and safety requirements.
- Develop, update and maintain specific 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 construction, repairs and maintenance 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 matters for contractors working for or alongside our workers
- 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 by Radian to establish their health, safety and wellbeing compliance and performance.

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**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 key performance indicators in the targets agreed with their reporting managers.
- Ensure delegated representatives attend the Staff Forum and the Health & Safety Wellbeing 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 key performance indicators during their monthly meetings and take appropriate action.
- Demonstrate their commitment to the continual improvement of health & safety performance.
- Assess and monitor external contractors regarding their health, safety and wellbeing compliance and performance.

**8. Team Leaders and Managers (Implementers)**

- Will take responsibility for the health, safety and wellbeing of their teams.
- Will carry out all the required risk assessments for the tasks undertaken by their team and make appropriate arrangements to implement controls to reduce risk.
- Will develop and implement safe systems of work 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 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 regarding their health, safety and wellbeing compliance and performance.

**9. Interim Director – Corporate Services (Policy maker)**

- 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.
- Will arrange for the monitoring of training.
- 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.

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10. Staff Forum (Implementers)

- Will take into consideration health and safety implications when being consulted with and making recommendations or decisions.
- 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, safety and wellbeing 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. Workers (Implementers)

All workers 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 job.

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**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.

**Planners**

The key **tasks** of planners include:

- Producing 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 workers 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 arrangements 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.

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- 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.