



Health, Safety & Wellbeing Policy

Approved by: Executive Board

Date of approval: 11th November 2019

Review date: 11th November 2020

Version: 9.1

Version 9.1

Date of Last Update: 31-10-19

Version Control

Note: minor updates increase version number by 0.1, major updates increase version number by 1.0.

Version Number	Sections Amended	Date of update	Approved by
9.1	Statement of intent	31-10-19	Exec Board
9.1	Section 2 minor amendments	31-10-19	Exec Board
9.1	Section 3 minor amendments	31-10-19	Exec Board
9.1	removed section 4	31-10-19	Exec Board
9.1	Appendix 1	31-10-19	Exec Board
9.1	Appendix 2	21-10-19	Exec Board

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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 all my colleagues at Radian¹ and others to whom we provide services, work with or 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 on health, safety and wellbeing matters.
- We commit to continual improvement with regards our wellbeing, health and safety performance through 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 our 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

Date: 11th November 2019
Review Due: 11th November 2020

¹ 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

This policy applies to: All colleagues

2 Policy

The aims of this policy

- 2.1 This policy sets out how Radian¹ will manage health, safety and wellbeing to ensure that we comply with our legal obligation to work in a safe and healthy manner to make sure colleagues and others affected by our activities are neither injured nor made ill whilst carrying out our business activities.

The link to our 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, 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 Colleagues 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.
- 2.12 Risk assessments will also be required for events, when planning major changes to the business or introducing new work equipment.
- 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 Managers must be informed when new products or substances are obtained and used so risk assessments can be checked and or completed. Checks must be made prior to purchase and use of a new product to ensure that it can be used safely in the workplace.
- 2.21 The manager will ensure that all chemical substances or preparations are used in accordance with safe working procedures and check that colleagues can use the products and substances safely
- 2.22 Assessments will be reviewed regularly, or when the work activity changes, whichever is soonest and recorded and kept

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 competence.
- 2.26 Supervision of young people/trainees/new colleagues will be arranged and monitored by the relevant Manager.
- 2.27 The relevant Director must ensure that line managers give appropriate health & safety information to colleagues who are working at locations under the control of other employers.

Competency for tasks and training

- 2.28 All colleagues 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 colleagues by Learning and Development, the Health Safety and Wellbeing Department and/or Line Managers.
- 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 together with evidence of competence. For example, a training certificate, 'pass' card or test result.

Work-related health, first aid, accident reporting and investigation

- 2.33 Managers, with the assistance of the Health, Safety and Wellbeing team, will be responsible for identifying everyone who requires 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, near miss incidents, and cases of work-related ill health are to be reported and recorded.
- 2.38 Accidents, near miss incidents and cases of work related ill health will be reported and where appropriate, investigated by line managers or the Health, Safety and Wellbeing team.
- 2.39 Work-related accidents, incidents and work related ill health that may result in a claim will be reported to our insurers.

- 2.40 The Health, Safety and Wellbeing team is responsible for reporting accidents, diseases and dangerous occurrences in accordance with statutory requirements.

Consultation on health safety and wellbeing

- 2.41 Consultation shall be organised according to the Health & Safety (Consultation with Employees) Regulations 1996.
- 2.42 Committees where colleagues are consulted will meet regularly. Colleague 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, Safety and Wellbeing Meetings.
 - Team Meetings.
 - Staff Forum and The Voice
 - 1-1's, and personal development reviews.
 - Safety Notices and information boards.
 - Via electronic media.

Fire, Emergency and Business Continuity

- 2.44 Emergency arrangements, including fire evacuation are in place and tested.
- 2.45 Other emergency or business continuity arrangements are in place and reviewed in accordance with our Business Continuity Plan.

Monitoring health, safety and wellbeing

- 2.46 Health, safety and wellbeing performance and practice is monitored both actively and reactively to ensure the effectiveness of the arrangements to manage risk.
- 2.47 Periodic safety, health and wellbeing performance reports will be provided to the senior leadership teams and Board.

Reviewing and reporting health and safety performance

- 2.48 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.
- 2.49 Health, safety and wellbeing information is presented to stakeholders within the Annual Report. Periodic information is presented to the organisation.

3 Legal & Regulatory Framework

- Health & Safety at Work, etc. Act 1974 and all associated Health & Safety Regulations made under this Enabling Act including The Management of Health and Safety at Work Regulations 1999 and Construction (Design and Management) Regulations 2015
- Corporate Manslaughter and Corporate Homicide Act 2007

4 Related Policy and Procedures

- This policy does not detail the practical arrangements to manage health, safety and wellbeing, nor specific actions to be taken with regards to issues of safety, health and wellbeing. Any such advice, action and assistance will be covered in specific policy procedure documents, which should be used in conjunction with this Policy.

5 Associated Documents

- Health, Safety and Wellbeing Strategy

6 Definitions

None

7 Appendices

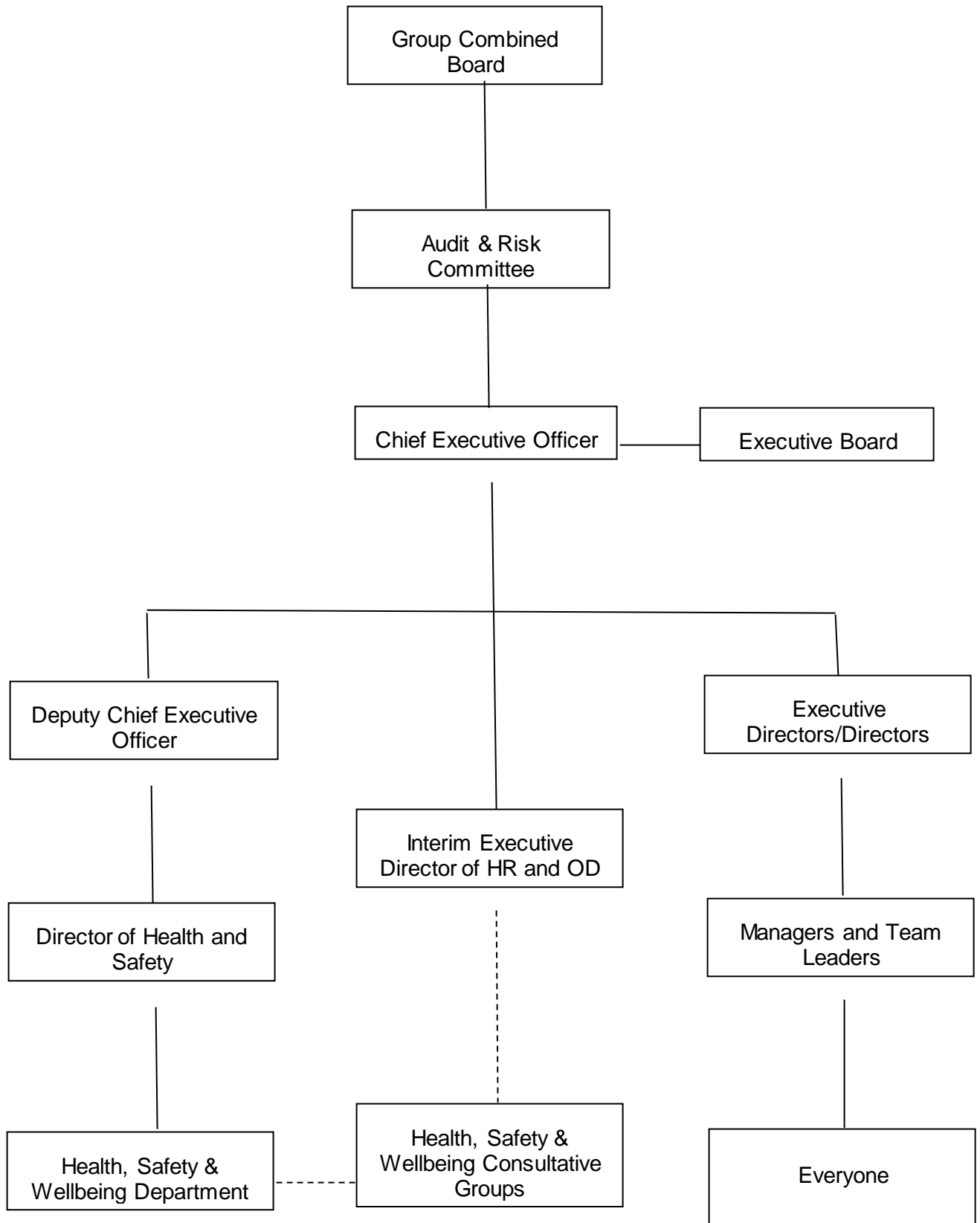
Appendix one Safety, health and wellbeing organisational chart

Appendix two Roles and responsibilities for health and safety

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

Appendix one

Health, Safety and Wellbeing Organisational Chart



Appendix Two

Roles and responsibilities for health, safety and wellbeing

for description of key tasks for policy makers, planners and implementers, see Appendix 3

Combined board members (policy makers)

The board carries ultimate responsibility for health safety and wellbeing within the group which they delegate to the CEO and Executive Board. The Board Shall:

- Take account of health, safety and wellbeing implications of board decisions made;
- Be assured that arrangements are in place for health, safety and wellbeing management within the organisation;
- Monitor health, safety and wellbeing standards via the health and safety information presented in reports to ensure standards are being met;
- Approve the group health, safety and wellbeing strategy and policy;
- Make sure adequate resources are made available for the implementation of the strategy and policy and to manage the health safety and welfare of colleagues, customers and others; and
- Delegate responsibility for the overall management of health, safety and wellbeing within the group to the Chief Executive Officer.

Audit and risk committee members (policy makers)

Audit and risk committee members will monitor health, safety and wellbeing compliance by:

- Receiving reports on health, safety and wellbeing performance and risk exposures;
- Provide summary information to the combined board;
- 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; and,
- Reviewing compliance and accident and incident information regularly.

Chief executive officer (policy maker)

Has ultimate responsibility for health and safety delegated from the board and shall:

- Provide visible leadership in the development of a positive health, safety and wellbeing culture;
- Make sure the board is informed of health, safety and wellbeing performance;
- Delegate responsibility for the day to day management of health, safety and wellbeing to Executive Directors;
- Make sure health and safety remains a highest priority;
- Make sure health, safety and wellbeing remains a standing agenda item at Executive Board meetings; and,
- Monitor health and safety standards within the organisation.

Executive Directors (planners)

Executive directors have responsibility for leadership and are accountable for health, safety and wellbeing within their area of responsibility. Executive Directors shall:

- Provide visible leadership and commitment to the active management of health, safety and wellbeing to reduce risk;
- Seek assistance from, and consult with, the Director of health and safety on health and safety issues;
- Raise health, safety and wellbeing matters at Executive board meetings;
- Make sure that decisions are made with due consideration for the impact the decisions may have on health, safety and wellbeing;
- Make sure health, safety and wellbeing is discussed with their operational teams and duly recorded in meeting minutes;
- Delegate responsibility for health, safety and wellbeing within their directorates and check that the arrangements made are being used;
- Hold heads of service to account for health, safety and wellbeing responsibilities;
- Monitor key performance indicators for their areas of responsibility that relate to their area of responsibility and act to ensure the health safety and wellbeing of customers colleagues and others;
- Set the policy and direction for the organisation seeking the guidance of the board and expert input as necessary; and,
- Make sure adequate resources are made available for the implementation of the policy and to ensure the health safety and wellbeing of colleagues, customers and others.

Interim Executive Director Human Resources and Organisational Development
(Policy maker) shall:

- Identify training needs associated with identified health, safety and wellbeing risks and our health, safety and wellbeing management system;
- Make sure that the required health & safety training is available and is delivered to colleagues;
- Monitor training arrangements;
- Work with Health, Safety and Wellbeing team to ensure suitable occupational health provision is in place; and
- 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.

Director of Health and Safety (Policy Maker and Planner) shall:

- To ensure positive and effective health and safety performance across the Organisation;
- To provide visible leadership and champion the health, safety and wellbeing; forefront of sector developments
- Produce and present regular performance/compliance reports to the Board, Executive Team and Health and Safety Committee
- Manage the corporate health and safety budget and ensure health and safety is adequately resourced, advising the Executive Team of budget needs; and
- Ensure compliance with all relevant legislation and regulatory standards.

Health, Safety and Wellbeing Managers (Policy Maker and Planner)

- 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;
- Set realistic short and long-term objectives for health, safety and wellbeing performance and monitor to ensure these performance standards are being met;
- Ensure internal and external audits of health, safety and wellbeing management systems are conducted at planned intervals;
- 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; and
- Communicate and liaise with enforcement authorities as required.

Directors (planners and implementors)

Directors have specific responsibility for health, safety and wellbeing within their area of responsibility. Directors shall:

- Provide visible leadership and commitment on health, safety and wellbeing issues;
- Make sure health, safety and wellbeing is discussed within their departments in a formal environment;
- Delegate responsibility for health, safety and wellbeing within their area of responsibility to competent persons as appropriate;
- Hold managers and others to account for health, safety and wellbeing responsibilities;
- Take note of health safety and wellbeing key performance indicators including accidents, near misses and others that relate to their area of responsibility and check the health safety and wellbeing of customers, colleagues and others;
- Seek assistance from, and consult with the Director of health and safety on health, safety and wellbeing issues;
- Take note of recommendations made by the Health, Safety and Wellbeing team or external auditors and implement as necessary;
- Ensure that direct reports receive a thorough initial orientation induction upon joining the company;
- Investigate the cause of accidents and incidents involving their direct reports;
- Make sure that suitable and sufficient risk assessments are conducted for the activities carried out within their departments;
- Make sure that safe systems of work are developed and implemented within their departments;
- Satisfy themselves that teams within their area of responsibility work in accordance with the company policy, risk assessments and safe systems of work;
- Consult with their teams on health, safety and wellbeing matters and take due account of feedback when making decisions;
- Make sure that collaboration with other directorates occurs as necessary; and
- Make sure adequate resources are budgeted/requested for the implementation of the policy in there area of responsibility.

Managers, Team Leaders and Supervisors (implementers)

Managers and Team Leaders have responsibility within their teams delegated to them from their Director. Managers and Team Leaders Shall:

- Take responsibility for health, safety and wellbeing within their teams;
- Provide visible leadership and commitment to health, safety and wellbeing;
- Delegate responsibility for health and safety tasks within their team to competent persons as necessary;
- Investigate accidents and incidents involving their direct reports;
- Ensure that direct reports receive a thorough orientation induction upon joining the company;
- Ensure that suitable and sufficient risk assessments are conducted of the activities carried out within their team;
- Ensure that safe systems of work are developed and implemented within their team;
- Ensure their team works in a safe way in accordance with the company policy, risk assessments and safe systems of work;
- Consult with their team on health, safety and wellbeing issues and take due account of feedback when making decisions; and
- Make sure adequate resources are budgeted/requested for the implementation of the policy in their area of responsibility.

All Colleagues (implementers)

Everyone is responsible for themselves and others as detailed in this policy document. Everyone must understand that the health and safety of themselves, colleagues, customers and clients is the most important consideration in everything they do. Everyone shall:

- Be aware of, and follow the requirements of, the Health and Safety Policy, procedures, risk assessments and safe systems of work in all work activities;
- Work in a safe manner at all times in accordance with their supervision, information, instruction and training, taking reasonable care of themselves and others who may be affected by their acts or omissions;
- Stop any activity they feel is unsafe immediately and report to their line management;
- Use point of work risk assessment to manage personal safety;
- Use safety equipment supplied to them;
- Not interfere with or misuse anything provided in the interests of health and safety;
- Report any defects in equipment that creates an unsafe situation to line management;
- Report accidents, incidents and near misses as soon as is reasonably practicable via the reporting forms on the intranet;
- Cooperate with, and follow instructions to enable safe working; and
- Make themselves available for training as required, engage and participate to ensure the best learning environment for all.

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 colleagues 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.
- 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.