



## Insurance Australia Group

### OUR CHARTER FOR HEALTH, SAFETY AND SECURITY

In accordance with our Commitment to Safety, Environment and Community, we are deeply committed to our own people. We recognise that their well-being is vital to growing our business for the benefit of our customers, shareholders and the wider community.

We want our people to know they are part of an organisation that cares about their health, safety and overall security, as well as their basic rights and their hopes and values. Our concern reflects both our commitment to our people as individuals, and our duty as a major provider of workers' compensation services to strive for a high standard of health, safety and security performance in our own operations.

Beyond our own employees, we also strive to promote health, safety and security for our contractors and other suppliers, and we are committed to *Safer Communities*<sup>1</sup>, helping our customers and members of the wider community to reduce risks in their lives.

This charter identifies both our legal compliance and our beyond-compliance undertakings.

#### A Safe Workplace

We are committed to provide a healthy, safe and clean environment for our people, our customers and visitors. Our goal is to foster and sustain a positive safety culture aimed at zero harm.

Our commitment is implemented through our Charter for Health, Safety and Security, underpinned by a set of Occupational Health & Safety policies and operational procedures throughout the organisation.

Our CEO is our Chief Safety Officer and every manager is responsible for the well-being of their people.

Group-wide, our goal is to have an injury-free workplace. We set targets to measure improvements in our safety systems and train our people in:

- Prevention - creating safe and secure working environments and promoting safe behaviour to avoid harm
- Treatment – prompt reporting and early intervention to minimise harm
- Rehabilitation – focusing on early recovery and return to work.

Our aim is to deliver a consistent standard of excellence in meeting our duty of care wherever we operate. We also aim to ensure these safety standards are reflected in our contractor/supplier relationships, our workers' compensation services and the insurance products we offer our customers.

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<sup>1</sup> Using our company resources to help make a safer community by supporting crime and injury prevention programs, and emergency response services.

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## Safer Communities

We see a world-class safety culture at work as a basic foundation of a high performing business culture that underpins our commitment to *Safer Communities*.

As Australasia's leading general insurance group, Insurance Australia Group's primary role is to pay all genuine claims. At the same time, we believe we have a role in pro-actively decreasing the number of insurable events by reducing risk at work and in the community. By doing so we should help our people and our customers to lead safer lives while upholding the interests of our shareholders.

## COMMITMENT

*We recognise that the credibility of our broader objectives to help in creating a safe, healthy and secure society is anchored by our performance within our own operations. Therefore we are committed to creating a safe and secure workplace that is injury-free by:*

- Ensuring our safety systems comply with international standards and have mechanisms to identify, assess and control risk
- Striving to achieve leading industry practice
- Assigning our people clear responsibilities for safety, and fostering a culture of shared responsibility for health, safety and security
- Ensuring our people, contractors, business partners, suppliers, customers, visitors and other relevant stakeholders understand and uphold our commitment to health, safety and security
- Promoting early return to productive work following injury/illness
- Providing an Occupational Rehabilitation Program to assist employees to achieve a safe and early return to productive employment following injury/illness.

## RESPONSIBILITIES

*Insurance Australia Group expects its people to fulfil their responsibilities in maintaining a safe and secure workplace.*

Managers are accountable for the safety of the people in their area of responsibility. This is reflected in processes for measuring and rewarding performance.

To assist managers fulfill this responsibility Insurance Australia Group will:

- Ensure appropriate systems (such as incident reporting processes and appropriate preventative programs) are in place,
- Support a Workforce Health & Safety Team to provide policy advice and assistance to all areas of the organisation
- Promote awareness of safety issues in the workplace
- Encourage our people to report all concerns or incidents involving themselves or others, including their superiors, and ensure no negative consequences for people who report.

Everybody has a role in creating a safe workplace. In particular, Insurance Australia Group expects its managers and people to fulfill at least the following tasks:

### Senior Managers

As leaders, Senior Managers:

- Support health and safety initiatives
- Help Managers fulfill their responsibilities
- Ensure accountabilities are established and maintained
- Monitor safety performance of business units within their responsibility
- Generate and maintain constant interest in health and safety matters
- Are accountable for the safety performance of their business units.

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## Managers

All managers have responsibility to:

- Provide and maintain healthy and safe work conditions in accordance with legislation, codes of practice, and company standards
- Respond to and control issues/hazards in accordance with risk management principles
- Provide information, training and instruction to enable our people, contractors and visitors to perform their work safely and efficiently
- Investigate and respond to all incidents which include accidents, near misses, and potential hazards
- Ensure the committee structure, and health and safety representatives, are functioning within their workplace
- Encourage and facilitate early return to work for our people with injuries/illnesses in their work areas
- Generate and maintain constant interest in health and safety matters.

## Our People

Every Insurance Australia Group employee and contractor must:

- Take all reasonable care for the health and safety of themselves and other persons at work, and those who may be affected by their actions or inaction
- Follow any reasonable instructions given in relation to health and safety at work
- Control the risk of the workplace within the constraints of their responsibility
- Report unsafe conditions or incidents to their manager immediately, and document as soon as possible.

## Workforce Health & Safety Team

The WHS Team, supported by Safety & Risk Services internal consultants, will assist Insurance Australia Group to achieve its objectives through:

- Provision of written policy and guidelines
- Coordination of the consultation structure
- Coordination of communication and training
- Coordination of organisation-wide initiatives
- Liaison with other departments (e.g. Corporate Services, Protective Services, Business Continuity)
- Reporting on OH&S performance to the Executive Steering Committee, managers and our people.

## Corporate Services

Corporate Services maintains and implements processes under its responsibility in accordance with these principles. This includes, but is not limited to, proactively managing the safety impacts of areas under their responsibility, including Procurement, Fleet Management, and Property Services.

We expect our contractors and suppliers to maintain a safe and healthy workplace for our people impacted by their operations and to ensure the safety of their goods or services.

## HEALTH AND SAFETY CONSULTATION

*We will consult with our people through a structure of Health and Safety Representatives and Committees. This framework will be reviewed regularly.*

We will consult with our people in implementing practices and systems that will ensure their health, safety and welfare. Involvement of our people at all levels is important in helping us achieve a safe workplace. A Health and Safety Representative structure and various Health and Safety Committees have been established to promote safety in the workplace.

An Executive Steering Committee oversees the consultation structure, and monitors organisational initiatives.

We encourage our people to draw to the attention of their manager or Health and Safety Representative any health and safety concerns they have within the workplace, so the issues can be promptly addressed. The manager will ensure the issue is addressed.

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### **Health and Safety Representatives**

Insurance Australia Group has a Health and Safety Representative in every location / worksite (which includes each single floor in a multi-story building).

Representatives are elected by their peers and are responsible for advising on specific local health and safety issues that impact on people in their workplace.

Representatives receive training to fulfill their role.

### **Health and Safety Committees**

Health and Safety Committees are established to address common issues across business units (eg. large locations, call centres). The committees consist of elected representatives of our people and appointed senior management representatives.

The committees assist with the development and monitoring of safe work practices and systems. They discuss issues that affect the health, safety and welfare of the people represented by the committee, and ensure feedback to members of their workplace.

### **How Our People Will Be Consulted**

When a health and safety issue is raised either by the company, an individual or the committee, the representative will (as appropriate) consult members of their workplace.

The committee/representative makes recommendations on health and safety improvements to the appropriate manager, for implementation by Insurance Australia Group.

### **Review of Consultation Arrangements**

This consultation structure has been established in consultation with our people, managers and other stakeholders.

These arrangements are monitored and reviewed at least annually to ensure that consultation with all people is effective and meaningful.

## **PREVENTION**

*Preventing injuries from occurring is the best way to create a safe work environment.*

Our people can expect:

- Resources devoted to prevention initiatives
- Training to help them identify unsafe circumstances or behaviour and to know how to respond appropriately
- Support from colleagues and managers in raising any concerns they have and no negative repercussions for doing so.

## **TREATMENT**

*Early intervention and prompt reporting is a key factor in reducing the effect of injuries and illnesses.*

We support our people by:

- Equipping them to assist with early intervention in case of injury, including first aid training
- Reinforcing the importance of reporting all incidents promptly, whether or not injuries are immediately apparent.

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## REHABILITATION

*We encourage and support active and early return to work for all individuals.*

The occupational rehabilitation process:

- Commences as early as possible in line with medical advice
- Focuses on returning employees to their normal duties by offering temporary suitable employment and duties.

## RESOLVING HEALTH AND SAFETY ISSUES

*We actively resolve Health and Safety issues when they are raised.*

In the first instance, our people are expected to raise safety issues with their direct manager. The manager, in consultation with the individual and/or the Health and Safety Representative will resolve the issue.

If the issue is not resolved, the individual/manager will seek advice from the WHS Team, or their relevant internal Safety & Risk Services consultant, regarding appropriate action.

Our people will receive prompt and comprehensive feedback on the handling and resolution of all matters raised.

### FOR FURTHER INFORMATION:

Contact the Senior Manager, Workforce Health Safety Reporting & Analysis on (02) 9292 8210, or email [besafe@iag.com.au](mailto:besafe@iag.com.au).

#### Document Controls

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