

SAFETY & Wellbeing Policy

Objective

Suncorp is committed to proactively managing safety and wellbeing to build better futures and protect what matters. Guided by our values of doing the right thing, caring for others, and being courageous, we foster a culture where our people feel supported and empowered. We are customer obsessed and risk aware, inclusive and collaborative, enabling us to deliver great outcomes for our customers and the communities in which we operate. This Policy establishes Suncorp's minimum standards to deliver on this objective and comply with relevant health and safety legislative and regulatory requirements.

Application

This Policy applies to our People and external workers operating in Australia and New Zealand, as well as customers and visitors attending our Workplaces.

Policy Statements

1. Suncorp promotes safety and wellbeing in the Workplace

Suncorp promotes a healthy, safe and inclusive culture and work environment. Our People are supported to raise Issues or concerns relating to safety and wellbeing so that timely action can be taken to prevent Workplace injury or illness.

Suncorp creates the conditions for our People to thrive by building on the positive aspects of work. We promote a culture that encourages physical and mental wellbeing and supports our People in the moments that matter. Our leaders play a vital role in fostering safety and wellbeing across their teams, helping to create an environment where everyone can do their best work and feel valued.

2. Suncorp applies a systematic approach to the management of safety and wellbeing to protect our People and others, and respond in the moments that matter

Suncorp has implemented a safety and wellbeing management system that is responsive and Consultative in identifying, assessing and controlling risks to physical and psychological health arising from our work. An integrated framework provides instruction, supervision and timely safety and wellbeing information for our People, external workers, customers and visitors to protect against physical and psychological harm.

In the moments that matter, Suncorp responds. For our employees this includes providing contemporary health management support following injury, illness or where employee vulnerability is identified, striving for positive outcomes through reasonable workplace adjustments and sustainable solutions.

Appropriate governance, oversight and compliance controls are in place to ensure that the Workplace is well maintained, and work is performed safely. Suncorp is further supported by appropriately qualified personnel to execute on our commitment to safety and wellbeing.

3. Suncorp monitors and strives to continuously improve the effectiveness of the safety and wellbeing management system

Suncorp regularly monitors and measures the effectiveness of the safety and wellbeing management system. This includes proactively identifying emerging risks and working together with our People and others to improve or apply new controls that eliminate or minimise risks to physical and psychological safety and wellbeing.

In Consultation with Executive Leaders and the Boards, Suncorp establishes measurable safety and wellbeing objectives, targets and reporting requirements designed to control risk, empower ownership and support due diligence.

Role Accountabilities and Responsibilities

Safety and wellbeing is everyone's responsibility at Suncorp.

1. Employees:

Responsible for ensuring the following:

- Performing work safely, following this Policy, related standards, guidelines, processes and procedures, along with information, learning and instruction necessary to their role;
- Taking reasonable care for their own safety, physical and mental wellbeing, and that of others;
- Reporting safety and wellbeing Issues and risks straight away;
- Working together with their leader and others, to prevent and manage safety and wellbeing Issues and risks; and
- Fulfilling requirements of specialised roles where relevant (emergency and first aid), following this Policy, related standards, guidelines, processes and procedures, along with information, learning and instruction necessary to their specialised role.

2. Leaders:

Through appropriate management, instruction and supervision, are responsible for ensuring the following:

- Employees and external workers understand and adhere to their roles and responsibilities;
- Resources are provided for the management of safety and wellbeing;
- Employee wellbeing is monitored through genuine care and regular connection;
- A physically and mentally healthy and safe Workplace is created, leading by example; and
- Safety and wellbeing Issues and risks are proactively identified and addressed with reasonable and timely action, and employee participation in workplace rehabilitation is supported where required.

3. External workers:

Responsible for ensuring the following:

- Performing work safely, following this Policy, related standards, guidelines, processes and procedures, along with information, learning and instruction necessary to their role;
- Taking reasonable care for their own safety, physical and mental wellbeing, and that of others;
- Reporting safety and wellbeing Issues and risks to Suncorp straight away;
- Fulfilling their safety responsibilities in accordance with the firm or company which directly engages them; and
- Complying with relevant safety and wellbeing requirements when working in a Suncorp Workplace.

4. Visitors to our workplace:

- Responsible for taking reasonable care for their own safety, physical and mental wellbeing, and that of others when attending our Workplaces.

5. People, Legal and Corporate Services:

- Responsible for governing this Policy, developing and maintaining the supporting framework, standards, guidelines and processes, and providing advisory support to Suncorp in their application.

6. Executive Leadership Team:

Responsible for:

- Monitoring and reviewing performance against established targets and objectives;
- Leading, promoting and integrating effective safety and wellbeing management and creating the environment for our People to thrive; and
- Function CEO or equivalent positions within the Executive Leadership Team are accountable for implementing within their respective function all People, Legal and Corporate Services policies and procedures in relation to safety and wellbeing.

7. Group Chief Executive Officer:

- Accountable to the Board and the Board Risk Committee for the implementation of this Policy and the supporting framework and strategy.

8. Board:

- Oversight of Suncorp's safety and wellbeing performance; and
- Subsidiary Boards must ensure that all relevant safety requirements are identified, implemented, and complied with as required by this Policy and all applicable legislation.

9. Officers:

- Responsible for exercising due diligence and ensuring that all relevant safety requirements are identified, implemented, and complied with as required by this Policy and all applicable legislation.

Policy Exemptions

No exemptions apply to this Policy. Country level policies should only be developed where there are local legal or regulatory requirements to do so.

Policy Breaches

All Policy breaches must be recorded in IRIIS in accordance with the Incident Management Standard, with the Policy Owner notified. Non-compliance with this Policy may result in disciplinary action (including termination of employment).

To the extent that this Policy imposes an obligation on Suncorp, it does not form a contractual term, condition or representation.

Key Terms

Unless otherwise defined in this Policy, commonly used terms and phrases are defined in the Policy Definitions Standard.

Consultation (Consultative)	<p>A two-way process between management and Employees, external workers or other duty holders. It provides an opportunity to:</p> <ul style="list-style-type: none"> • Talk to each other about health and safety matters; • Listen to the concerns of the other parties; • Seek and share views and information; and • Consider what all parties are saying before decisions are made. <p>Consultation occurs through formal and informal channels including team meetings, leadership meetings, 1:1 meetings between team members and leaders, operational and people risk forums, engagement and survey feedback, and safety-specific groups within business areas.</p>
Issue (safety and wellbeing Issue)	<p>Hazard (potential safety Issue)</p> <p>Anything (including work practices or procedures or a person's behaviours) that has the potential to harm the health or safety of (including causing injury or illness to) a person.</p> <p>Incident (actual safety Issue)</p> <p>Any occurrence that leads to or might have led to injury or illness (including death) and/or danger to health.</p>
Officer	<p>'Officer' is defined in the Policy Definitions Standard. In addition, the <i>Health & Safety at Work Act 2015</i> (NZ) has a definition of 'Officer' for the purposes of that Act.</p>
People	<p>Employees and directors.</p>
Workplace	<p>A place where work is carried out for Suncorp and includes any place where our People, or external workers go, or are likely to be, while at work.</p>