



Objective

The Safety & Wellbeing Policy outlines Suncorp's commitment to providing our People, customers, visitors and External Workers with a healthy and safe working environment. Suncorp recognises that well designed and managed work and Workplaces play a key role in minimising preventable Injury or Illness and their impacts, whilst also enabling our People to be their best.

The objective of this Policy is to:

- Outline the key principles to deliver Suncorp's vision of a Workplace that is free of preventable Injury or Illness;
- Ensure that our People fulfil their responsibilities in the management of safe and healthy work and Workplaces; and
- Foster a culture that values and promotes safety and Wellbeing.

Application

This Policy applies to Suncorp, our People and External Workers operating in Workplaces in Australia and New Zealand.

Policy Statements

1. Suncorp must foster a culture that promotes safety and Wellbeing in the Workplace

Suncorp must facilitate open communication and Consultation on safety and Wellbeing matters to ensure proactive and timely action to improve safety and Wellbeing to prevent workplace Injuries and Illnesses. Opportunities to enable flexible work practices for our People must be considered, and behaviours and practices that support a physically and mentally healthy workforce are encouraged.

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 resourcing to demonstrate Suncorp's commitment to safety and Wellbeing.

2. Suncorp must promote an integrated and systematic approach to the management of safety and Wellbeing

To ensure Suncorp maintains a prevention-based approach to identifying, investigating and controlling work-related risks, Hazards and Incidents, an integrated safety management framework provides instruction, supervision and provision of timely safety and Wellbeing information to our People.

Adequate Injury Management resources aimed at facilitating appropriate Workplace Rehabilitation must be provided to help our People feel supported and encouraged to participate in sustainable return to work outcomes.

3. Suncorp must maintain a continuous improvement approach to safety and Wellbeing and regularly monitor the effectiveness of the framework

Suncorp regularly monitors and measures the effectiveness of the safety management framework including consultative review of programs aimed at eliminating or minimising work-related risks, Hazards and Incidents. In consultation with the Board, Suncorp establishes measurable objectives, 'lead and lag' targets and reporting requirements designed to control risk and increase the awareness of safety and Wellbeing.

Roles and Responsibilities

Employees:

- Take reasonable care for their own safety, physical and mental Wellbeing, and the safety of others;
- Fulfil their responsibilities and accountabilities as part of the performance of their role through the adherence and application of this Policy, related standards, guidelines and procedures;
- Conduct themselves in a safe manner in the performance of their work and report any safety and Wellbeing Hazards and risks as identified, and Incidents as they occur. Where necessary, Employees must use appropriate personal protective equipment and clothing; and
- Participate in safety and Wellbeing Consultation, training and instruction, and complete all mandatory learning requirements.

Specialised Roles (Emergency and First Aid Roles)

- In addition to any other responsibilities, these roles hold specialised responsibilities and accountabilities in accordance with this Policy, related standards, guidelines and procedures.

Leaders:

In addition to the roles and responsibilities as an Employee, Leaders are responsible and accountable to:

- Lead a culture that demonstrates genuine care and positive role modelling, through the active adherence and application of this Policy, related standards, guidelines and procedures by and for their Employees, customers, visitors and External Workers; and
- Provide appropriate management, instruction, and supervision of safety-related matters in the Workplace and business operations.

People Experience:

- Govern this Policy, develop and maintain the supporting framework and provide advisory support to Suncorp.

Customers, visitors and External Workers:

- Conduct themselves in a safe manner and report any safety and Wellbeing Hazards and risks as identified, and Incidents as they occur, to the relevant Suncorp representative.
- External Workers must also fulfil their safety responsibilities and accountabilities under the applicable standards, guidelines and procedures of the firm or company which directly engages them.

The Senior Leadership Teams (Australia and New Zealand):

- Lead, promote and integrate best practice safety and Wellbeing management and culture.

Chief Executive Officer and Managing Director:

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

Board:

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

Officers:

- Exercise due diligence and ensure 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 IRIS 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 Standard Definitions Document.

Consultation	A two way process between management and Employees, other workers or other duty holders. It provides an opportunity to: <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.
External Workers	An individual who is sourced through a person, firm or company engaged by Suncorp to deliver a service or labour; or volunteers or other non-employed work experience participants. They are not Employees of Suncorp.
Hazard	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 or cause damage to property or environment.
Incident	Any occurrence that leads to, or might have led to: Injury or Illness (including death); danger to health; and/or damage to property.

Injury or Illness	Any physical or psychological harm which causes damage to a person.
Injury Management	The process of managing work-related Injury or Illness and facilitating rehabilitation into the Workplace.
People	Employees and Directors.
Officer	'Officer' is defined in the Policy Definitions Standard. In addition, the <i>Health & Safety at Work Act 2015 (NZ)</i> has a definition of 'Officer' for the purposes of that Act.
Wellbeing	A state of physical or mental being that may be impacted by a person's physical health, Injury or Illness and reaction to stressors including fatigue, anxiety, stress, depression, shock, bullying and harassment, actual and threatened physical and verbal harm.
Workplace	A place where work is carried out for Suncorp and includes any place where our People, or External Worker goes, or is likely to be, while at work.
Workplace Rehabilitation	The process of maintaining our People with an Injury or Illness at work, or assisting them to return to work by providing appropriate services, which may include options such as early return to work programs and/or suitable or alternative duties.