

HEALTH & SAFETY POLICY

Curo Group Policy

Policy Owner

Combined Board

Accountable Lead

Chief Executive



Policy Control	
Policy Level	Regulatory
Policy Reference	FR/HS/001/2014 (corporate)
Link to Strategy	Cross-cutting
Version Control	V1-8 2014-2020 with annual reviews V9 – Sept 2020 – re-written to new structure V10 – Nov 2021 – Minor variations, Chief executive signature reintroduced. V11 – July 2022 – Annual review minor date, punctuation alterations only. V12 – July 2023 – Annual review – minor changes to role names and department changes in line with the recent company restructure. V13 – July 2024 – Annual review - Updates made to incorporate the new building safety act 2022 (no amendments required but considered), Updates to role profiles names throughout plus updates to include Building safety oversight group and remove property safety board references. V14 – July 2025 – Annual review – Updated in line with anticipated legislation updates following the Bill submitted in Oct 2024 amending the Health and Safety at Work Act 1974 in respect of violence and harassment in the work place, see Paragraph 4.10 Also, minor updates to terminology to bring consistency by replacing “staff” and “employees” with colleagues.
Approved by	Combined Group Board July 2025
Consultation	Keep Safe Group – May 2025 Executive Team June 2025
Equality analysis	Completed 18/12/2013 – there is no obvious adverse impact (actual or potential) on any individual or group of individuals by the adoption of this policy. 30/03/2016 – No change 30/04/2018 – No change 2/5/19 – No change 04/11/2021 – No Change to impact Equality 02/07/2022 – No Changes to impact Equality 20/06/2023 – Changed made do alter the impact on Equality, there remains no obvious adverse impact.

Policy Control	
	July 2024 - The Health & Safety Policy aims to create a safe environment for all stakeholders. Through proactive management, regular reviews, and specific measures to address diverse needs, the policy can effectively promote equality and mitigate any adverse impacts. Continuous engagement with stakeholders will be key to ensuring its success. June 25 No changes that impact equality.
Next review date	July 2026

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1. Policy Statement

- 1.1 Our overarching objective is the safety of our customers, our colleagues and anyone who lives at, works at or uses our homes, offices, construction sites and shared areas.
- 1.2 We recognise and accept our responsibilities.
 - as an employer, for providing a safe and healthy workplace and environment for all our colleagues;
 - as a landlord, for providing properties that are safe for residents and visitors;
 - as a builder, for ensuring the safety of our construction sites for those working on or visiting them.
- 1.3 We aim to have in place effective arrangements to assess, manage and control health and safety risks, with the ultimate aim of preventing injury and ill-health.
- 1.4 We will do this by:

- complying with essential statutory requirements as an employer, landlord, housebuilder and provider of other services, and implementing best practice standards wherever possible;
- taking a proactive approach to identifying, assessing and acting to reduce health and safety risks;
- integrating health and safety considerations into standard business practice and decision-making as far as possible;
- consulting with and providing information to colleagues, residents and other persons as appropriate on matters affecting their health and safety;
- ensuring that equipment, PPE, materials, workplaces and procedures for colleagues are suitable and safe;
- providing colleagues with instruction, training and supervision as appropriate to ensure they are competent to do their work safely;
- reviewing this Policy, related operational procedures and health and safety performance data at regular intervals;
- Implementing a robust performance management reporting system covering landlord, construction and colleague health and safety matters which is overseen by the Senior Management Team and Board.

1.5 This Policy applies to the whole of the Curo Group (Albion) Ltd and its subsidiary bodies.

2. Scope and structure

2.1 The Group Health & Safety Policy has four parts: this document sets our overall objectives for health and safety across the Group, including responsibilities. It is supported by three strategic policies setting our commitments as:

- a landlord: our Property safety policy
- an employer: our Colleague safety policy
- a housebuilder: our Enterprise health and safety policy

2.2 Each of these strategic policies is supported by functional policies and procedures setting out operational principles together with the procedures, guidance and advice that deliver our objectives for those functions.

2.3 We have a separate Disaster Recovery Plan which deals with emergency planning and how we manage major events which may include, but are not limited to, health and safety incidents.

3. Roles and responsibilities

- 3.1 The Combined Board has overall responsibility for the approval and regular review of this Policy and the 3 supporting policies as advised above (2.1) and monitoring of their implementation.
- 3.2 The Executive team has collective responsibility for leading the organisation's commitment to health and safety and for embedding a culture where health and safety is paramount.
- 3.3 Each of the strategic policies (2.1 above) has a senior lead either Chief or Director who is accountable for the delivery of our health and safety objectives in their area of the business:

- Property Safety: Director of Building Safety
- Colleague Safety: Chief Governance Officer
- Enterprise Health & Safety: Construction Operations Director

They are responsible for ensuring that "key" policy commitments (defined by reference to risk and cost) are regularly reviewed and approved by the Board.

Those Directors are also responsible for:

- appropriate management plans which deliver health and safety objectives in their area of the business,
- the regular audit of those plans
- the review of performance against our commitments.

- 3.4 Functional policies (2.1 above) supporting this policy, have a Director of Service who is accountable for the delivery of operational policy and procedure. They are responsible for the regular review of operational commitments with the approval of any changes by:

- Property Services: the Building Safety Operational Group (BSOG)
- Colleague Safety: the Keep Safe Group
- Enterprise: the Executive Director Finance and Strategy

- 3.5 All functional policies and procedures include clear and explicit responsibilities for the tasks and activities within them.

- 3.6 Managers throughout Curo are responsible for:

- encouraging a positive health and safety culture and leading by example;
- driving the implementation of this Policy and related strategic and operational procedures and work practices within their respective service areas or teams;
- ensuring that colleagues within their team or area of responsibility are:

- provided with the necessary equipment, training, information, instruction and supervision to carry out their duties safely in accordance with company policies and procedures;
- aware of and adhere to this policy and related operational procedures

3.7 We expect all colleagues to play their part in making sure that Curo is a safe place to live and work. All colleagues have a responsibility for their own and others safety, and that means:

- following the requirements of our policies, procedures, and practices
- reporting incidents, injuries, ill health, near misses and safety concerns promptly,
- completing all required training, and actively use learning in their work
- actively seek to identify risks, taking personal ownership and responsibility for their own safety and well-being as well as that of others.
- all specific individual responsibilities identified in our functional safety policies and procedures.

Colleagues throughout Curo may be involved in the 'Keep Safe Group' or 'BSOG', taking strategic oversight of health and safety, or with corporate and team health and safety groups. We expect colleagues involved in any such forum to recognise the contribution they can make to health and safety through the group.

3.8 The Colleague Experience and Governance teams are responsible for:

- co-ordinating the delivery of training and inductions of all colleagues in line with the mandatory training as detailed in our training matrix.
- Advising on health and safety in support of Directors, and managers above,
- co-ordinating the health and safety management systems across the Group
- maintaining the Group's central accident recording documentation
- Providing insight and compliance reports on a monthly and annual basis to the Keep Safe group, Building Safety Oversight Group.
- Maintaining and review the groups health and safety policy, procedures and guidance documentation.

- 3.9 The Communications team maintains and services external and internal communication channels by which we provide information to customers and colleagues.

4. Principles

- 4.1 Our policies, procedures and practices all have the over-arching objective of keeping our customers, colleagues, and service users safe.
- 4.2 We'll meet all our statutory and regulatory obligations, and we'll use them to help us manage and control risk.
- 4.3 Whilst we are mindful of efficiency, value for money and customer/colleague satisfaction, at all times health and safety is paramount in any decision we make.
- 4.4 We promote a positive culture which starts with pro-active leadership, which involves customers and colleagues in decisions, and which ensures that everyone understands their responsibilities.
- 4.5 Engagement is vital to learning and improvement: we'll engage with colleagues and customers to ensure that our policy and procedure are relevant to and meet the needs of both.
- 4.6 We recognise the importance of communicating our commitments and our expectations and we'll do so in ways that are accessible to colleagues and customers. We're open and transparent (subject to commercial sensitivity and confidentiality) in communicating reasons for our decisions and actions.
- 4.7 We'll provide colleagues with the necessary training, instruction, information, and supervision to enable them to carry out their work safely and to understand their responsibilities.
- 4.8 We'll use a robust management system, following externally recognised standards, to identify risks, implement processes, monitor performance, and review what we do so that we improve.
- 4.9 Strategic and operational commitments are set out in our supporting policies; these aim specifically to prevent accidents and illness and to ensure safe properties and safe working conditions.
- 4.10 Psychological Safety and merging Legislation

We are committed to ensuring the physical and psychological safety of all colleagues and stakeholders. We are aware of proposed amendments to the Health and Safety at Work etc. Act 1974 which may strengthen employer duties around preventing workplace violence, harassment, and psychological harm.

While these issues are operationally managed under our Colleague Safety Policy, the Group will ensure that:

- Relevant emerging legislation is monitored and incorporated into appropriate policy and procedure;
- Psychological safety is considered within our broader approach to risk management, health and well-being;
- The Executive Team and Board maintain oversight of legal compliance and cultural impact through strategic review and assurance.

5. Application

- 5.1 Our health and safety policy structure (annex 1) explains how we determine and deliver our commitments to health and safety.
- 5.2 The structure ensures that responsibilities are clearly defined and that our Board has appropriate oversight and control over the way in which decisions are made and implemented.
- 5.3 Our colleague development programmes, from induction to appraisal, expect all managers and supervisors to lead by example and expect all colleagues to understand their responsibilities and to encourage safe and healthy behaviours.
- 5.4 The Building Safety Oversight Group comprises senior managers and responsible property safety team managers and takes oversight of property safety across the group.
- 5.3 The 'Keep Safe Group' is a forum for colleagues to be involved in the development of our health and safety commitments. In addition, team and colleague forums, cascade documents and team meetings provide means of engaging with colleagues on health and safety matters.
- 5.4 We use our resident engagement structure to consult with customers on a range of health and safety matters, from the design of communication to the processes that deliver our commitments.
- 5.5 The Orb (internally) and the Curo website (externally) are the principal means of communicating information and resources to colleagues and customers. These:
 - pro-actively campaign to promote healthy and safe working conditions and practices
 - invite feedback from colleagues and customers
 - share relevant policy, procedures, practice and guidance and blogs.

6. Monitoring

- 6.1 Each year we review our commitments, objectives and targets. We'll regularly monitor our performance against these.
- 6.2 The strategic policies each set out how we measure success in delivering our commitments, and how our Board, senior managers, colleagues and customers will have assurance that we are meeting those commitments.

- 6.3 Oversight and Audit of the Health and Safety system is reviewed and monitored by the Health and Safety Manager, Governance who's key responsibilities will ensure the strategic and operational services are delivered in accordance with company policies and procedures.

7. Equality

- 7.1 An Equality Impact Assessment covers all health and safety policy and procedures within this structure.



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Signed for and on behalf of Curo Group Ltd.

Chief Executive
Date: July 2025