CURO HEALTH & SAFETY
PROPERTY SAFETY POLICY

Policy Owner
Chief Property Officer

Accountable Lead

Director of Property Maintenance & Building Safety

Policy Control	
Policy Level	Regulatory
Policy Reference	**HS/2020/01/002**
Link to Strategy	Over riding
Version Control V.1 – New Policy September 2020 V.2 – Updated July 2022 V.3 – updated Jan 2024 V.4 Updated Feb 2025	Effective until: Feb 2027
Approved by	BSOG Feb 25 Key commitments – Audit Committee Feb 25
Consultation	Building Safety Oversight Group
Equality analysis	Part of H&S Policy EIA. No material change affecting EIA made since inception, to review again 2027 with policy.
Next review date	Feb 2027

Policy Statement

The objective of this policy is to keep our customers' homes safe. Where this comes at a cost – financial, convenience, customer satisfaction – it is safety that drives our thinking.

1. Scope

1.1 This policy sets out our commitment to:

a) Keep safe all properties we own or manage.

b) Ensures that anyone who lives in, visits or works at our properties, including shared areas, is safe.

1.2 Similar policies do the same in relation to the wellbeing of our colleagues and to keeping our construction sites safe.

1.3 The commitments in 1.1 are defined as either key board commitments (defined in the key commitments document that is subject to board approval) or operational commitments that are delegated to the Chief Property Officer. That definition is based on those carrying the greatest risk being board committments: risks to the safety of customers, but also where the tensions are greatest between safety and cost, between safety and customer satisfaction and where the measures we adopt need to be both reasonable and practical. Our Board sets the strategic direction by putting in place those key commitments.

1.4 Supporting this policy are operational policies for each of the functional areas. These deliver:

- The strategic commitments the Board has set.
- Operational commitments delegated by the Board.

2 Responsibilities

2.1 The Board and the Executive, through the Policy Owner, ensure the policy delivers our strategic objectives and reflects corporate values.

2.2 The Accountable Lead is accountable to the Executive for the effective implementation of the policy, providing assurance that key principles established by the Board are reflected in our culture and practice.

2.3 The Accountable Lead is responsible for the operational delivery of the policy, ensuring that:

- The principles are achieved through appropriate team plans and objectives.
- Policies and Procedures translate the policy objectives into practice.
- Appropriate advice, support and training is in place for the safety team, and others responsible for requirements of this policy.

2.4 Each of the supporting operational policies details responsibility for delivery, and their associated procedures set out in detail responsibilities for each task in that area of the Property Safety team and others with responsibilities for property safety.

3. Principles

3.1 'Quality Homes' is one of our five strategic objectives, and the safety of those properties and places is fundamental to that goal.

3.2 Compliance with our statutory and regulatory obligations is a minimum. The commitments below deliver that, but also set out where, additionally, we go beyond that minimum because we consider it appropriate to the nature of our properties and customers, and because we can reasonably minimise risk further by doing so.

3.3 The key commitments detail specific commitments that will be monitored by the board.

3.4 The key commitments are agreed periodically by the board as part of reviewing this policy.

<u>Managing the risk from fire:</u>

- How we define the level of risk associated with each building.
- How frequently we carry out risk assessments at each building.
- How quickly we carry out works that mitigate risk.
- The nature of the risk assessments we carry out.
- The basis for deciding evacuation strategies from buildings.
- Our appetite for allowing items to be placed in shared thoroughfares.
- Our approach to providing alternative, shared storage.

<u>Managing the risk from water:</u>

- How we define the level of risk from legionella in our homes.

<u>Managing the risk from electricity:</u>

- How we define the risk of electrical faults in our homes and buildings.
- How frequently we test the safety of hard-wired electrical supplies.
- How quickly we carry out works to mitigate identified risks.

<u>Managing the risk from asbestos:</u>

- The extent to which we know where asbestos is present.
- How we define the level of risk when we know asbestos is present.
- How frequently we review our knowledge or inspect known asbestos.
- The action we take to mitigate different levels of risk asbestos presents.
- How quickly we take that action.

Managing the risk from heating (gas and

other fuels)

- How frequently we carry out gas safety checks.
- How frequently we carry out checks for oil and solid fuel appliances.
- How we manage the risk from gas in emptyhomes.

Mitigating risks when we can't get access to carry out

safety checks

- How we approach dealing with no access.

3.5 Further operational commitments are defined in our property safety scorecard. Approval of these is delegated by the Board to the Chief Property Officer.

4 Application

4.1 We deliver the commitments above through the following:

- Fire Safety Policy
- Heating Policy
- Water Safety Policy
- Electrical Safety Policy
- Mechanical Services Policy
- Asbestos Safety Policy and Asbestos Management Plan
- Radon Safety Policy

5 Monitoring

5.1 Our Board will have assurance that we are providing safe homes and delivering the principles of this policy through:

- Annual Health & Safety Report
- Quarterly Performance Report Dashboard
- Quarterly Property Compliance Scorecard
- Risk and major Incidents reports

5.2 Our Executive team will have assurance that our strategic objective of safe homes is being delivered by:

- Monthly Property Compliance Scorecard
- SHAW compliance quarterly scorecard

5.3 Our colleagues will have assurance that we are meeting our corporate commitments for safety through:

- Building Safety Oversight Group monthly compliance scorecard

- Keep Safe Group quarterly compliance scorecard

5.4 Our customers will have assurance that the homes they live in are safe through:

- Annual Report
- Oversight Group: SHAW performance report and safety compliance scorecard
- Individual building safety communication

5.5 This policy will be reviewed every year.