

The logo for Lloyd's, consisting of the word "LLOYD'S" in white, uppercase, sans-serif font, centered within a solid black rectangular box.

LLOYD'S

OHSE AT WORK MANUAL

**BS ISO 45001:2018
BS EN ISO 14001:2015**

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1. Introduction

Lloyd's is the world's specialist insurance market. Unlike many other insurance brands, Lloyd's is not a company; it's a market where our members join together as syndicates to insure risks. Much of Lloyd's business works by subscription, where more than one syndicate takes a share of the same risk. Business is conducted face-to-face between brokers and underwriters in the Underwriting Room.

There are two distinct parts to Lloyd's. The market, which is made up of many independent businesses, and the Corporation of Lloyd's, which is there – broadly speaking – to oversee the market. These parts are distinct, but far from independent. Both work closely to maintain high standards of performance across the market.

The Lloyd's market is home to over 50 managing agents and over 80 syndicates, which offer an unrivalled concentration of specialist underwriting expertise and talent.

The Corporation of Lloyd's oversees and supports the Lloyd's market, ensuring it operates efficiently and retains its reputation as the market of choice for specialist insurance and reinsurance risk.

It comprises many different teams, from International Markets and Business Development to Claims and Market Operations. These teams work together to promote Lloyd's around the world, raise performance and manage Lloyd's worldwide licenses. The Corporation has more than 800 employees worldwide.

2. Scope

The scope of Lloyd's occupational health, safety & environmental (OHSE) management system is:

The provision of specialist and property insurance services to independent businesses by the Corporation of Lloyd's. This applies to the following two Lloyd's premises within the UK:

The Lloyd's Building

1 Lime Street

London

EC3M 7HA

Fidentia House

Walter Burke Way

Chatham Maritime

Chatham

Kent ME4 4RN

Not within the scope are in-house service partners, tenants and market participants, and external contractors as they will be expected to have their own health and safety management systems in place. However, they will be expected to comply with Lloyd's arrangements whilst working within Lloyd's premises listed above.

Occupational Health and Safety Policy

The Corporation of Lloyd's (Lloyd's) recognises and accepts its responsibility to provide a safe and healthy working environment for all its employees, tenants, contractors and visitors who use its premises in order to prevent injury and ill health, in accordance with the Health and Safety at Work etc. Act 1974 and its associated regulations.

Lloyd's approach to Occupational Health and Safety ("OH&S") is based on the key clauses of BS ISO45001:2018.

Lloyd's recognises the need to focus on continual improvement of its OH&S management and performance. Our aim is to encourage a positive health and safety culture. To ensure this is achieved OH&S is actively promoted throughout the organisation through the provision of information, training, instruction and supervision.

Lloyd's operates a 'low blame' culture whereby employees are openly encouraged to report hazards, including near misses, without fear of reprisal to ensure the root causes of accidents are identified thus enabling measures to be put in place to eliminate recurrence.

Emphasis is placed on effective management ensuring a systematic approach to the identification of risks and the allocation of financial and physical resources to control them. The aims and intended outcomes of the ISO 45001 management system are to:

- i) Prevent work related injury and ill health to workers.
- ii) Provide safe & healthy workplaces.
- iii) Eliminate hazards and minimise OH&S risks by taking effective preventative and protective measures.
- iv) Ensure continual improvement of OH&S performance.
- v) Ensure fulfilment of legal and other requirements.
- vi) Ensure achievement of OH&S objectives.
- vii) Provide sufficient information, instruction, training and supervision to enable employees to avoid hazards and to contribute positively to the health and safety of themselves and others whilst at work.
- viii) Ensure participation and consultation with employees on issues relating to OH&S.
- ix) Ensure access to competent health and safety advice.
- x) Commit to reporting OH&S performance within Lloyd's annual report.

The Chief Executive Officer (CEO) takes overall responsibility for health and safety including the formulation, development and implementation of the OH&S Policy within Lloyd's and requires the co-operation and support of all managers, employees, tenants, contractors and visitors in its implementation. The CEO will ensure that the OH&S Policy is reviewed periodically, at least every two years, to ensure that it remains relevant and appropriate to the organisation. This OH&S Policy will be communicated to all persons working under the control of the organisation and will be made available to interested parties on request.

John Neal
Chief Executive Officer
January 2020

Environmental Policy

The Corporation of Lloyd's ("Lloyd's") recognises and accepts our responsibility to establish, implement and maintain an environmental policy. We will:

- provide a framework for setting environmental objectives in line with our identified significant environmental aspects, these include: management and maintenance of facilities plant and equipment, managing emissions from our activities, waste management and energy management.
- commit to the protection of the environment, including prevention of pollution and other specific commitment(s) relevant to the context of the organisation, which includes sustainable resource use, climate change mitigation and adaptation, and protection of biodiversity and ecosystems;
- commit to fulfil our compliance obligations;
- commit to continual improvement of the environmental management system to enhance environmental performance.

The aims and intended outcomes of the ISO 14001 (the "International Standard") management system are :

- i) protecting the environment by preventing or mitigating adverse environmental impacts;
- ii) mitigating the potential adverse effect of environmental conditions on the organisation;
- iii) assisting the organisation in the fulfilment of legal and other requirements;
- iv) enhancing environmental performance;
- v) controlling or influencing the way the organisation's products and services are designed, manufactured, distributed, consumed and disposed of by using a life cycle perspective that can prevent environmental impacts from being unintentionally shifted elsewhere within the life cycle;
- vi) achieving financial and operational benefits that can result from implementing environmentally sound alternatives that strengthen the organisation's market position;
- vii) communicating environmental information to relevant interested parties.
- viii) ensuring achievement of environmental objectives.

Lloyd's recognises that the success of an environmental management system depends on commitment from all levels and functions of the organisation, led by top management. The Chief Operating Officer (COO) shall ensure that the responsibilities and authorities for relevant roles are assigned and communicated within the organisation. This includes:

- a) ensuring that the environmental management system conforms to the requirements of this International Standard;
- b) reporting on the performance of the environmental management system, including environmental performance, to the Board and the Executive Committee.

John Neal
Chief Executive Officer
January 2020

OHSE Roles, Responsibilities, Accountability and Authority

1. Introduction:

Senior managers within Lloyd's (Directors / ExCo Members) shall demonstrate leadership and commitment with respect to the Occupational Health, Safety and Environmental management system by:

- a) taking overall responsibility and accountability for the prevention of work-related injury and ill health, as well as the provision of safety and healthy workplaces and activities;
- b) taking accountability for the effectiveness of the environment management system;
- c) ensuring that the OHSE policy and related OHSE objectives are established and are compatible with the strategic direction of the organisation;
- d) ensuring the integration of the OHSE management system requirements into the organisation's business processes;
- e) ensuring that the resources needed to establish, implement, maintain and improve the OHSE management system are available;
- f) communicating the importance of effective OHSE management and of conforming to the OHSE management system requirements;
- g) ensuring that the OHSE management system achieves its intended outcome(s);
- h) directing and supporting persons to contribute to the effectiveness of the OHSE management system;
- i) ensuring and promoting continual improvement;
- j) supporting other relevant management roles to demonstrate their leadership as it applies to their areas of responsibility;
- k) developing, leading and promoting a culture in the organisation that supports the intended outcomes of the OHSE management system;
- l) protecting workers from reprisals when reporting incidents, hazards, risks and opportunities;
- m) ensuring the organisation establishes and implements a process(es) for consultation and participation of workers;
- n) supporting the establishment and functioning of health and safety committees.

The CEO is committed to establishing a pro-active approach to OHSE across Lloyd's. An important part of this is the clear definition of responsibilities and relationships which promote a positive OHSE culture. In this way the implementation and continued development of the OHSE Policy and support documentation will form an integral part of the management process.

Lloyd's aims to fulfil our obligations to meet all relevant requirements of health, safety and environmental legislation and to organise our activities to ensure full compliance. In addition, we encourage environmental initiatives and environmental friendly behaviours. This applies to all Lloyd's offices and associated activities both within the UK and Overseas. Responsibility for health, safety and environmental management lies with management and employees at all levels.

2. The Chief Executive Officer (CEO)

On behalf of the Executive Team, the CEO will be accountable for the management of health, safety, environmental management and welfare, including fire safety, relating to Lloyd's business activities and the manner in which they are conducted including:

- a) ensuring the availability of resources essential to establish, implement, maintain and improve the OHSE management system;
- b) receiving reports and, where applicable, recommendations from designated managers and the Health, Safety & Environmental Co-ordination Group ("HSECG") and ensuring that, through the delegation of authority, the OHS and Environmental Policies are effectively implemented;
- c) reporting annually to the Executive Team on the effectiveness of the OHSE Policies and the specific arrangements for their implementation and monitoring; and
- d) identifying managers and other competent persons to delegate certain specific duties to ensure the safety of employees and others who use Lloyd's premises.
- e) The CEO has delegated responsibility to the COO (Chief Operating Officer) for environmental management.

3. The Executive Team:

The ultimate responsibility for the OHS & Environmental Policies in Lloyd's rests with the Executive Team. The CEO is nominated to undertake the lead role in overseeing health and safety and environmental governance within Lloyd's.

The Executive Team will receive a quarterly progress report and an annual report from the HSECG outlining how appropriate and effective are the health and safety management systems operating across Lloyd's premises and associated activities both within the UK and Overseas.

4. Health, Safety & Environmental Co-ordination Group (HSECG)

The HSECG is responsible for the co-ordination of health and safety matters and fire safety matters in the Corporation as a whole, including the formulation of general policy, arrangements for training and, through managers, the dissemination of guidance and information, plus necessary monitoring and review. **The Terms of Reference of the HSECG is contained in Appendix 5**

5. Senior Managers – Corporate Real Estate

All Senior Managers within Corporate Real Estate have the responsibility to bring to the Risk Manager's attention any OHSE issue, which they become aware of during their day-to-day work activities. This can be undertaken formally through the Accident/Incident Reporting process, meetings (minutes) and email, or informally in general conversation.

Specific focus should be placed on building projects and high-risk maintenance work taking place on any of Lloyd's premises, especially where contractors are engaged. This is to ensure safe systems of work (SSOW) are operating and individuals are competent to undertake their specialist activities. Where an issue is identified, the Senior Manager concerned should discuss with the Risk Manager the need for a compliance or operational audit of the procedure or work activity to be carried out.

Within Lloyd's global offices the local manager will be responsible for liaising with premises management and ensuring the provision of health and safety as outlined in Sections 14 – 17 of the Overseas Network Control Framework (ONCF) document.

Within Lloyd's UK premises, the day-to-day operational management of the cleaning, security, front of house, catering and electrical / mechanical engineering provision are the responsibility of each service partner manager. Service level agreements (SLAs) are in place to ensure each service partner carries out their specific roles and responsibilities, which includes those associated with occupational health and safety and environmental management.

Specific roles and responsibilities include:

5.1 Head of Corporate Real Estate

The Head of Corporate Real Estate will:

- a) ensure that the OHSE management system is established, implemented and maintained in accordance with the ISO45001 and ISO4001 standards.;
- b) ensure that reports on the performance of the OHSE management system are presented to the Executive Team for review and used as a basis for improvement of the OHSE management system;
- c) in conjunction with the Risk Manager and Facilities Manager receive reports of defects and hazards in the fabric of the premises or fixed installations, determine appropriate action and make arrangements for hazards and defects to be eliminated so far as is reasonably practicable;
- d) oversee, in consultation with the Risk Manager, appropriate Senior Manager, and, where necessary, the relevant statutory authority, the siting and installation of new equipment, building and structures, and services, and ensure compliance with applicable statutory provisions;
- e) chair the HSECG meetings and ensure minutes of each meeting are circulated to the Executive Team and uploaded onto MyLloyd's for access by all employees;
- f) in accordance with the Fire Safety in Buildings Policy Guidance Note, ensure the maintenance of all fire equipment throughout Lloyd's, and ensure that approved fire instructions and any other necessary safety signs are displayed in all appropriate Lloyd's locations;
- g) assume responsibility for and promoting through the CRE senior management team:
 - cleaning;
 - waste management and education of the waste hierarchy;
 - promoting the flights policy;
 - providing input into carbon reporting and offsetting;
 - promoting environmental considerations when undertaking supplier selection and management recommendations;
 - renewable energy and building initiatives;
 - employee education and engagement initiatives;
 - role modelling, championing environmentally friendly initiatives and behaviours.

- h) ensure that in all premises, cleaning and associated operations, including the proper disposal of wastes are carried out in accordance with statutory requirements;
- i) in conjunction with the Risk Manager and Facilities Manager, be responsible for testing fire alarms and emergency lighting installations, and ensure that regular emergency evacuation drills are held and evaluated; and
- j) ensure any accident or incident he/she becomes aware of is reported to the Risk Manager, in accordance with Lloyd's procedures.

5.2 Facilities Manager:

The Facilities Manager will, within UK premises:

- a) ensure that the procedures for evacuation of premises and other emergency procedures are in place, and that procedures for evacuation are disseminated to managers and staff on Lloyd's premises;
- b) ensure the effective planning, control, monitoring and reviewing of risks, opportunities and protective measures on Lloyd's premises and be responsible for the provision of information to employees and others to ensure their health and safety; and
- c) ensure, in consultation with the service partner managers, that defects and hazards observed or reported in the fabric of the premises or fixed installations are acknowledged and that appropriate action is determined and carried out;
- d) ensure that appropriate systems are in place so that no building work can be carried out on the premises without first receiving approval from the electrical / mechanical service partner;
- e) ensure any accident or incident he/she becomes aware of is reported to the Risk Manager, in accordance with Lloyd's procedures;
- f) ensure the effective implementation of the environmental aspects outlined within 5.1 paragraph (g) (Head of CRE);
- g) ensure OHSE issues are discussed with in-house service partners during formal contract performance meetings;
- h) ensure OHSE performance is discussed with potential in-house service partners / sub-contractors before any formal appointment is made; and
- i) attend the HSECG meetings and act as chair in the absence of the Head of Corporate Real Estate.

5.3 Commercial Manager:

The Commercial Manager will:

- a) ensure any accident or incident he/she becomes aware of is reported to the Risk Manager, in accordance with Lloyd's procedures;
- b) ensure OHSE issues are discussed with in-house service partners during formal contract performance meetings; and
- c) ensure OHSE performance is discussed with potential contractors before any formal appointment is made.

5.4 Global Relationship Manager:

The Global Relationship Manager will:

- a) ensure any accident or incident he/she becomes aware of is reported to the Risk Manager, in accordance with Lloyd's procedures;
- b) chair the Building User Group meetings on a quarterly basis and ensure OHSE issues are formally discussed as a standing agenda item;
- c) ensure OHSE issues are discussed with tenants and market participants as a matter of routine during both formal and informal meetings; and
- d) ensure OHSE issues are formally raised with any potential tenant / market participant prior to any tenancy agreement being signed.

5.5 Global Capital Projects Manager:

The Global Capital Projects Manager will:

- a) ensure any accident or incident he/she becomes aware of is reported to the Risk Manager, in accordance with Lloyd's procedures;
- b) ensure no works involving contractors / sub-contractors are to commence prior to appropriate site-specific risk assessments and method statements being submitted to the Project Manager.
- c) ensure the requirements of the Construction Design and Management (CDM) Regulations 2015 are adhered to where appropriate, and the spirit of CDM Regulations is complied with overseas where reasonably practicable.
- d) ensure OHSE performance is formally discussed with contractors during site meetings; and
- e) ensure OHSE performance is formally discussed with potential contractors / sub-contractors before any formal appointment is made.

5.6 Real Estate Manager:

The Real Estate Manager will:

- a) ensure any accident or incident he/she becomes aware of is reported to the Risk Manager, in accordance with Lloyd's procedures;
- b) ensure OHSE issues are formally discussed with landlords during lease review meetings and at any subsequent meetings.
- c) ensure OHSE issues are formally discussed with potential landlords prior to the signing of any formal lease agreement.

6. Risk Manager:

The Risk Manager is deemed to be the 'competent person' as required under Regulation 7 of the Management of Health and Safety at Work Regulations 1999. He / she will provide advice and assistance to the CEO and where appropriate the Executive Team, to enable Lloyd's to fulfil its requirements imposed by the relevant statutory provisions. This appointment does not absolve those officers undertaking a management or supervisory function from their duties and responsibilities as set out in the Health and Safety at Work Etc. Act, 1974 and associated Regulations.

The Risk Manager will:

- a) formulate, disseminate and monitor appropriate health, safety and environmental arrangements in relation to risk assessments, environmental aspects assessments, first aid, and other relevant health, safety, environmental and welfare matters to enable Lloyd's to fulfil the requirements imposed by the relevant statutory provisions, and revise such policies as may be necessary from time to time;
- b) identify and implement appropriate health, safety and environmental training programmes for staff, including the keeping of training records;
- c) ensure that adequate first aid equipment and facilities, adequately trained personnel, including the training of personnel in first aid are provided and that such arrangements are published to all staff and suitably displayed at all sites;
- d) ensure that procedures for the reporting of accidents, environmental incidents, dangerous occurrences, accident investigation and the evacuation of premises and other emergency procedures are in place, and ensure that such procedures are disseminated to managers and staff;
- e) ensure, in liaison with senior managers, the effective planning, control, monitoring and reviewing of risks, opportunities and protective measures. The Risk Manager will also ensure that, where appropriate, health surveillance is provided and undertaken;
- f) provide safety and environmental advice to managers, employees and tenants, and identify competent persons to undertake suitable and sufficient workplace risk assessments and support environmental aspects assessments;
- g) in liaison with the Head of Corporate Real Estate, obtain all relevant health, safety and environmental publications and ensure a health, safety and environmental reference section is maintained;
- h) liaise where necessary with the London Fire Brigade and keep fire precautions and procedures under review;
- i) in liaison with the HSECG, draw up and monitor systems in respect of safety audits, inspections, accident investigation and other appropriate health, safety, environmental and welfare matters; and
- j) in liaison with the HSECG, produce a quarterly report and an annual report for the Executive Team outlining how appropriate and effective is the OHSE management system.

7. Catering Manager (Catering Contractor):

The Catering Manager will:

- a) as the Venue Licensee at Lloyd's Lime Street premises, ensure adherence to The Theatres Act 1968 & 1972, The Miscellaneous Provisions (Public Entertainments Licensing) Act 1982 and The Liquor Licensing Act 1964 in direct liaison with the Chief Executive and Lloyd's legal advisers;
- b) ensure that all the statutory requirements of the above Acts are implemented and disseminated to all personnel with direct or indirect involvement with the venue, either within a Lloyd's building or at a location off-site;
- c) implement reporting procedures and audit trails required by the Licensing Authority and nominate and train in a formal manner recorded with the authority Duty Managers and other legally required nominated persons for places of public entertainment;
- d) identify and report hazard and risk situations as and when they arise;

- e) ensure that fire safety, emergency and disaster planning and evacuation training as required for places of public entertainment are carried out at the frequency required by the applicable legislation. In liaison with Corporate Real Estate harmonise this with Lloyd's procedures where applicable;
- f) ensure the inspection and certification of plant, equipment and infrastructure continues at the frequency required by the applicable legislation, and that under health and safety and licensing legislation the certification is available for inspection by authorised officers; and
- g) ensure that all users of the venue whether Lloyd's pass holders, professional visiting companies or community users, are aware of and comply with, all matters pertaining to any of the licences referred to above and that they are suitably inducted to safety awareness and emergency procedures, regardless of their period or frequency of use of the venue.

8. Managers (Departmental Workers' Representatives)

Managers are people with line management responsibility and/or overall responsibility for departments, as determined within their job description. Managers have a general duty of care for their staff to ensure that Lloyd's OH&S Policy, Environmental Policy and relevant OHSE arrangements are implemented. All those with management responsibility shall demonstrate their commitment to the continual improvement of OHSE performance. This includes:

- a) making themselves familiar with any documentation and/or procedures and/or instruction referring to the health, safety and environmental arrangements for employees and other persons carrying out work on behalf of Lloyd's;
- b) ensuring appropriate and adequate risk assessments and evaluation of environmental aspects are carried out within their sphere of work and areas of responsibility, for both operations and work practices, and ensuring that records of assessments are kept and made available to employees and their representatives. They will also ensure that, where hazards and significant aspects are identified, appropriate action and advice is taken to remove or minimise such hazard or risk to the environment or the health and safety of any person under their control, and that all plant and machinery under their control is regularly inspected and maintained, and records kept in accordance with relevant statutory provisions. They will also ensure that risk assessments are updated regularly;
- c) ensuring that health and safety matters are taken into account when new methods, equipment or change are being considered or planned; seeking and using advice, from the Risk Manager, identify competent persons to undertake suitable and sufficient workplace risk assessments and aspects assessments, and ensure that such competent persons are provided with sufficient time, training and resources to enable them to undertake their duties effectively;
- d) ensuring that all managers and staff under their control are aware of first aid facilities, evacuation of premises and other emergency procedures, appointing and training Fire Marshals and ensuring that agreed procedures on the reporting of accidents, dangerous occurrences and accident investigation are followed;
- e) ensuring that all managers and staff under their control are fully aware of their health, Safety and environmental responsibilities, support them in the carrying out of such associated duties and that workplaces are maintained in a tidy and safe condition;
- f) ensuring that suitable and adequate personal protective equipment (PPE) and storage facilities, where appropriate, are made available or obtained for identified staff, and ensuring that PPE is properly used;

- g) ensuring that all staff receive suitable training or are adequately trained in health, safety and environmental aspects relating to their duties, including offsite visits and activities and that new starters receive appropriate health, safety and environmental induction training on their first day of employment;
- h) encouraging consultation and staff input to health and safety and fire safety matters. In this context, the inclusion of health and safety in regular departmental and other meetings will do much to ensure that necessary communication is occurring, and that health and safety information received from the HSECG is appropriately distributed; and
- i) managers also have responsibilities towards third parties (i.e. visitors, tenants and contractors), who are in their area of working on their behalf. All such persons should be made aware of:
 - OH&S and Environmental Policies and relevant procedures
 - The emergency procedures
 - Any hazards or environmental risk which may arise from work they may be doing.

To summarise, the key health, safety and environmental responsibilities for Managers include:

- i) undertaking risk assessments relating to key tasks and activities, which include the use of equipment, hazardous substances and methods of working;
- ii) establishing, maintaining and monitoring safe working practices;
- iii) safety inspections of the premises, plant and work activities, and ensuring that workplaces, work equipment and the control and use of substances comply with relevant statutory standards;
- iv) identification and implementation of appropriate health, safety and environmental training programmes for staff;
- v) the provision of information to employees and others to ensure their health and safety and protection of the environment;
- vi) ensuring that, where appropriate, health surveillance is provided and undertaken;
- vii) the recording, reporting and investigation of accidents and incidents in the workplace; and
- viii) consultation with employees on health and safety issues.
- ix) promoting and encouraging environmental arrangements and initiatives with employees and other interested parties.

9. Employees

All Lloyd's employees must ensure that they undertake the work they are required to do with due regard for their safety and that of their colleagues, tenants, contractors and visitors. They will take responsibility for aspects of OH&S and environment over which they have control, including adherence to the organisation's applicable OHSE requirements and they will:

- a) take reasonable care for their own health and safety and protection of the environment and that of other persons that may be affected by their acts and omissions at work;
- b) co-operate fully with Lloyd's on all matters, rules, advice and instructions relating to health and safety and environmental management and comply with all relevant statutory provisions. Employees will be expected to either provide input into environmental aspects assessment, risk assessments or, having been provided with the appropriate training, conduct specific risk assessments relating to their work activities;
- c) ensure that, where appropriate, they use personal protective clothing and equipment;

- d) report any defect or hazard involving buildings, equipment, systems or procedures, or any accident or incident in accordance with Lloyd's established reporting procedure;
- e) be satisfied when using electrical equipment or other machinery that it is not defective, and it is suitable for the task and where there is doubt, refer the matter to a supervisory member of staff;
- f) notify the HSECG via line-management, or directly if they believe that health and safety, environmental conditions or fire safety obligations have not been fulfilled;
- g) be familiar with fire safety procedures, including emergency evacuation, co-operate to ensure the workplace is safe from fire and its effects and not do anything to place themselves or other people at risk; and
- h) ensure they access the DSE on-line training and risk assessment programme; complete the modules within one month of joining the organisation and conduct a review of their DSE risk assessment periodically, e.g. every two years or following changes in their working environment. Any areas of concern should be reported immediately to their line manager or the Risk Manager.
- i) Participating in the environmental arrangements and initiatives within Lloyd's. This includes demonstrating environmentally friendly behaviours, such as travelling only when necessary, using the waste management facilities, efficient use of energy, and efficient use of resources e.g. reduction in printing and use of plastic.
- j) Be proactively involved in identifying relevant internal and external issues through participation in the various consultation and communication channels established within Lloyd's. Thus, ensuring they are contributing ideas that feed into the OHSE Management System to enable continual improvement.

10. Tenants / Underwriters

All tenants / underwriters will ensure that while operating on Lloyd's premises they take responsibility for aspects of OH&S and Environmental management over which they have control, including adherence to the organisation's applicable OHSE requirements. This includes:

- a) obeying all safety procedures and instructions and taking reasonable care for their own health and safety and that of other persons who may be affected by their acts and omissions whilst on Lloyd's premises;
- b) reporting all accidents/incidents in accordance with Lloyd's Incident/Accident Reporting Procedure;
- c) tenants providing appropriate numbers of Fire Marshals and First Aiders within their office areas and ensuring that all their employees are familiar with the building's fire evacuation procedures and first aid arrangements;
- d) tenants and underwriters familiarising themselves with "Guidance Note for the appointment of Contractors in the Lloyd's Building by Tenants and Underwriters" before they appoint a contractor to carry out work within their area of control;
- e) ensuring that all their employees have a copy of the Lloyd's Building Health and Safety Guide.
- f) Adopting environmentally friendly behaviours through use of recycling facilities and efficient use of resources and energy.

11. Visitors

Visitors are non-Lloyd's pass holders and include members of the public, school parties, students and persons attending events and meetings on Lloyd's premises.

Lloyd's accepts responsibility towards members of the public and visitors and will ensure, in conjunction with any additional licensing regulations where applicable, adequate provision is made for their health and safety when using or visiting Lloyd's premises.

Visitors and other persons working on Lloyd's premises must observe the health, safety and environmental rules and instructions laid down in Lloyd's OH&S and Environmental Policies. Those intending to work will not be permitted to do so until they have accepted such relevant rules.

All visitors will be issued with a Visitor's Pass on signing in at Reception and are required to display them at all times while on Lloyd's premises. Details regarding procedures to follow in the event of an emergency are printed on the back of each pass.

12. Contractors

Contractors will take responsibility for aspects of OHSE over which they have control, including adherence to Lloyd's applicable OHSE requirements.

Any contractor or sub-contractor engaged to carry out work for Lloyd's will be required to operate to standards of health and safety and protect the environment, not less than those set out in the OH&S and Environmental Policies. They are required to supply copies of their company's health and safety and environmental policies with safe working procedures and appropriate risk assessment documentation, prior to commencing work.

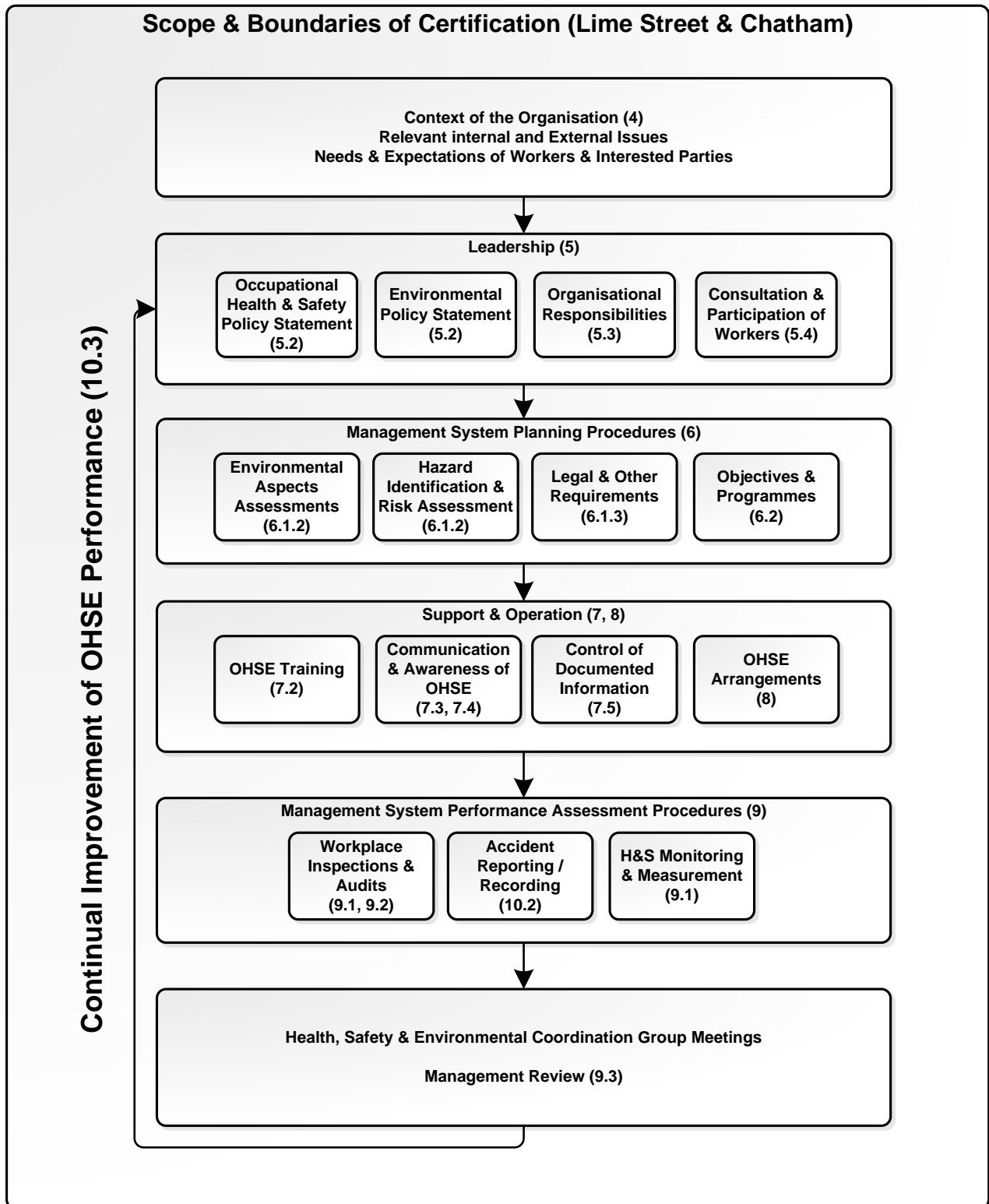
Contractors are required to consider the environmental impact of their activities e.g. waste arising from maintenance activities, and ensure they follow Lloyd's waste management procedures or make suitable arrangements for the materials to be taken off-site and disposed of responsibly.

It will be the responsibility of contractors when working for Lloyd's, on or about Lloyd's premises, to take all necessary steps to ensure not only the health, safety and welfare of his or her own employees and subcontractors, but also to protect the environment and other persons not in their employment who may be affected by any works under their control. Such persons may include the occupants of any premises including employees, tenants and all other visitors. They are required to discuss with the Lloyd's Senior / Project Manager any risks associated with the work and provide details of any assessments;

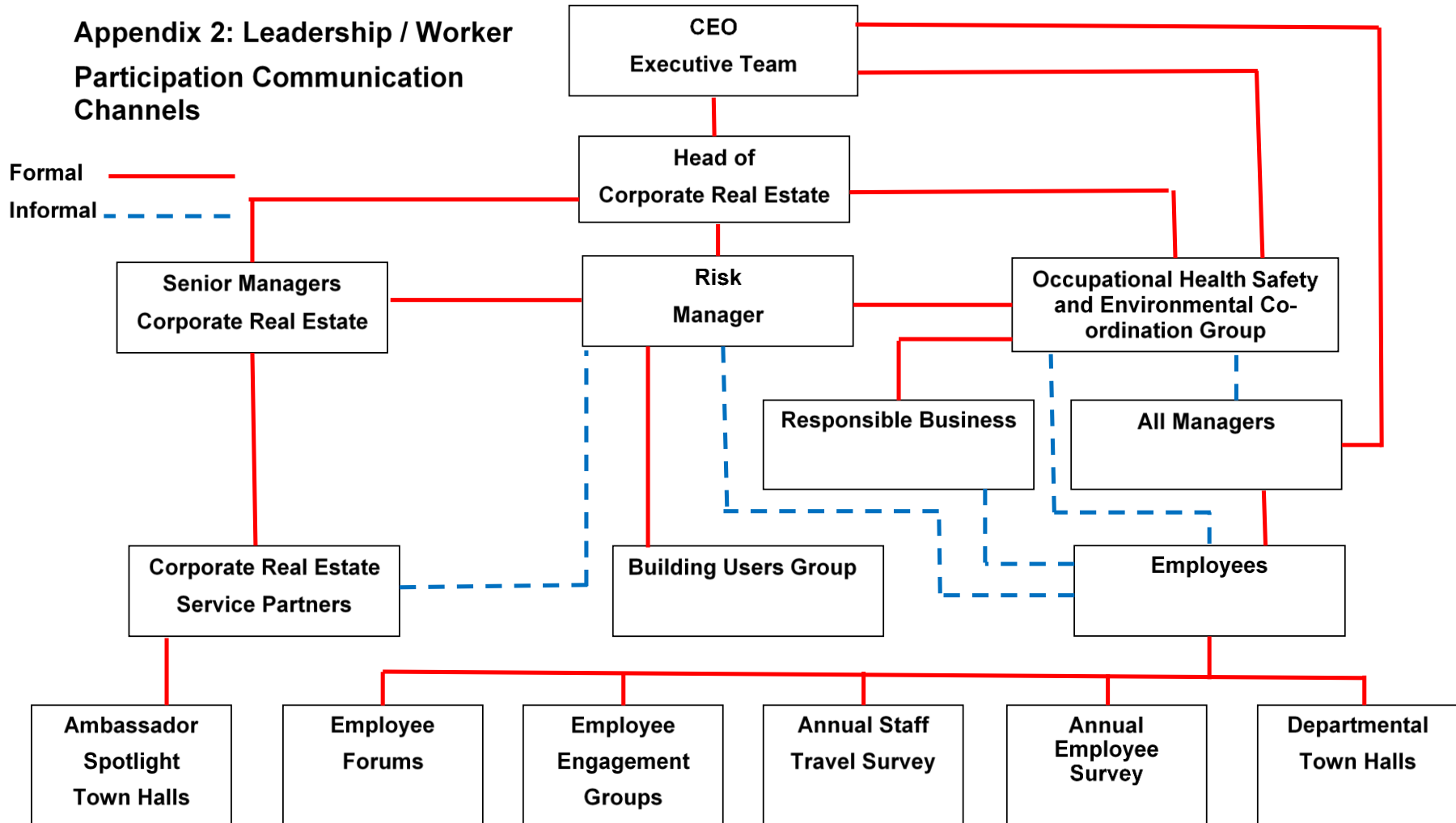
All contractors must ensure that they have been issued with a copy of the "Safety Rules for Works on Lloyd's Premises" document before they commence work.

All contractors will be issued with a Visitor's Pass on signing in at Reception; this contains details regarding procedures to follow in the event of an emergency.

Appendix 1: Continual Improvement of OHSE Performance



Appendix 2: Leadership / Worker Participation Communication Channels



Appendix 3: Interested Parties

Identified Interested Party	Example	Identified Needs & Expectations	Relevant Compliance Obligations
Market participants	Brokers Underwriters	Provision of a safe place to work	Policies Procedures
Tenants	Tenants (under lease) in building	Provision of a safe place to work	Policies Procedures Contractual arrangements
Lloyds Board	Chairman, ExCo Members and Non-Executive Directors	Provision of a safe place to work. Access to OHS support.	Policies Procedures
Lloyds Executive Committee (ExCo)	CEO and Lloyd's Directors	Provision of a safe place to work. Access to OHS support.	Policies Procedures
Lloyds employees	Employee engagement groups Global sustainability champions (overseas offices)	Provision of a safe place to work. Access to OHS support.	Policies Procedures
Visitors	Events Schools Tours	Safe site to visit. Competent guides.	HSAWA 1974 MHSWR 1999 Visitor information
Public	Members of the public Local community Neighbouring organisations	Being a good neighbour. No noise, nuisance or environmental health concerns or dangerous activities	HSAWA 1974 MHSWR 1999
Supply Chain - Internal	Engineering Catering (inc. wine bar / coffee shop) Cleaning Security Front of House	Provision of a safe place to work.	Terms and conditions of contract
Supply Chain - External	Sub-contractors Specialists Training Providers Consultants Carbon Smart	Provision of a safe place to conduct activities.	Terms and conditions of contract
Suppliers	Goods and materials	Opportunity to build mutually beneficial relationships / expand service offering	Terms and conditions of supply

Regulators / Compliance bodies	HSE	Compliance with relevant OHS requirements	All identified OHS laws (See Legal register)
	EA	Compliance with relevant environmental requirements	All identified environmental laws
	City of London - Local Authority	Emergency planning	Premises Licence
	English Heritage	Consultation on any proposed changes to grade 1 listed building	Building Regulations
Emergency Services	London Fire Brigade COL Police London Ambulance Service	Liaison on emergency exercises / major incident scenarios	Regulatory Reform (Fire Safety) Order 2005
Insurers	RSA	Adequate cover	Insurance law
Charities	Lloyds patriotic charities	Financial contributions Media coverage	Charity Commission Rules
Certification Bodies	BSi GLA	Compliance with relevant ISO and GLA standards.	ISO14001 ISO45001 London Healthy Workplace award
Media	Press Journalists Commentators	Access to Lloyds point of contact for news stories / press releases	None

Appendix 4:

List of Main Health, Safety & Environmental Subjects and Designated Lead Persons

It is stressed that the information shown here does not supplant responsibilities specified in the main body of this document. There is an inevitable over-lap of responsibilities in certain areas, but in cases of doubt employees should contact one of the Responsible Persons, who will ensure that the problem/query is dealt with appropriately.

IN AN EMERGENCY ASSISTANCE IS OBTAINABLE VIA SECURITY CONTROL ON EXTENSION 2222. THIS WILL ENSURE THE QUICKEST MOBILISATION OF THE EMERGENCY SERVICES.

Subjects

Lead Person

Environmental and Health & Safety Matters
(Includes Fire/Bomb – First Aid – DSE – Training –
Incident/Accident Reporting – Risk Assessment)

Risk Manager
Facilities ext 5098
Mobile: 07795 576356

Security Arrangements

UK Security Operations Manager
Facilities ext 6340
Mobile: 07747 481892 or
Security Control ext 5905

Furniture – Flooring – Cleaning

Customer Services Manager
Facilities ext 6379
Mobile: 07769 678470

Via Lloyd's Helpdesk ext 6666

Food Hygiene – Catering Matters

General Catering Manager
Ext 5046

Welfare Facilities

All Line Management – HR Dept

Computer Equipment

LONDON, CHATHAM, KSP
IT Customer Support Centre ext 5333

**Reporting of urgent health, safety hazards / issues
& environmental concerns / incidents**

Lloyd's Helpdesk ext 6666

Appendix 5:

HEALTH, SAFETY & ENVIRONMENTAL CO-ORDINATION GROUP (HSECG)

CONSTITUTION AND TERMS OF REFERENCE

1. Title

The Group is known as the Health Safety and Environmental Co-ordination Group (HSECG) and will adhere to the duties and guidelines as laid down in the Health and Safety at Work Act 1974 and in both Lloyd's Occupational Health and Safety (OH&S) Policy, Environmental Policy and Lloyd's Security Policy

The HSECG is committed to seeking continual improvement in the OHSE and security management systems across Lloyd's UK and Overseas' premises and activities. The HSECG will also ensure a regular, at least annual, review of Lloyd's health, safety, environmental and security performance.

2. Purpose

ExCo believes that a safe, healthy and secure working environment will only be fully achieved with the full and active participation of its managers, employees and their elected representatives in the workplace. Through the HSECG, ExCo fully accepts the requirements of the Safety Representatives and Safety Committee Regulations 1977, and the Health and Safety Consultation with Employees Regulations 1996. The key purposes are to:

- Identify the need for risk reduction strategies and monitor their implementation;
- Set health, safety, security and environmental strategy, discuss progress on implementation and review;
- Review Lloyd's health, safety, security and environmental strategy, objectives and plans in line with the requirements of BS ISO45001:2018, BS EN ISO14001:2015, local policies and recognised best practice; and
- Ensure a positive health, safety, security and environmental culture is encouraged and best practices developed across the Corporation and the market.

3. Terms of Reference

The HSECG's role is to:

- Advise the Chief Executive Officer on matters relating to health, safety, environment, security and welfare in the Corporation and make recommendations as to amendments to Lloyd's OH&S, Environmental and Lloyd's Security Policies;
- Receive reports from Lloyd's site representatives and other competent persons with regard to risk assessment and other safety matters, and determine and recommend appropriate action;

- Keep under review the measures taken to provide a positive working environment to ensure the health, safety, security and welfare at work of all employees, tenants, contractors and visitors including persons with disability;
- Draw up and monitor systems in respect of safety audits, inspections, accident investigation and other appropriate health, safety, environmental, security and welfare matters;
- Review and approve the OHSE Quarterly and Annual Report, the OHSE Executive Summary Report and the Annual Security Report.
- ***Ensure that security issues are raised as a standing agenda item at each of its quarterly meetings. This will provide a platform for the formal identification of operational security incidents and associated risks and ensure such issues are recorded and actioned accordingly.***
- Advise the Risk Manager on appropriate library provision of health, safety and environmental publications, and oversee the dissemination of relevant legislation, Approved Codes of Practice and guidance to line managers;
- Identify strategic training needs and ensure that a training plan is drawn up and regularly monitored to reflect these needs; and
- Promote and monitor the procedures and guidance for:
 - Identification, and management of hazards, risks and opportunities and potential security breaches;
 - Analysis of all incident/accidents and near misses to identify trends and produce information for management review and action; and
 - Production of codes for safe working.
 - A positive environmentally friendly work culture and engagement initiatives to educate employees, including those based overseas.

4. Membership:

The HSECG shall contain management and staff representatives. Each representative is required to have a sound knowledge of health, safety, security and/or environmental considerations and take a proactive role in developing a positive culture across the Corporation. The HSECG shall be constituted as follows:

- ❑ ***Head of Corporate Real Estate (Chair)***
- ❑ ***Facilities Manager – Corporate Real Estate (Deputy Chair)***
- ❑ ***Risk Manager – Corporate Real Estate***
- ❑ ***Senior Manager (IT)***
- ❑ ***HR Representative***
- ❑ ***Legal Department Representative***
- ❑ ***Overseas Representative***
- ❑ ***Business Continuity Representative***
- ❑ ***Risk Management Representative***

- ❑ **Procurement Representative**
- ❑ **Responsible Business Representative**
- ❑ **Innovation Representative**

Minutes are also sent to:

- **Council Secretariat**

Where members are unable to attend, they may appoint deputies to attend in their absence. Where appropriate, other representatives may be invited to attend at the discretion of the HSECG.

A quorum of 6 people from the membership will be required in order that a meeting can take place.

The Risk Manager will take minutes of the meeting.

5. Meetings:

There will be quarterly meetings occurring in January, April, July and October.

The first meeting of the year will focus on management review of the BS ISO45001 and ISO14001 standards. The following agenda items must be included;

- The status of actions from previous management reviews;
- Changes in:
 - External and internal issues that are relevant to the OHSE management system;
 - the needs and expectations of interested parties, including compliance obligations;
 - Lloyd's significant environmental aspects;
 - Risks and opportunities;
 - The extent to which OHSE objectives have been achieved;
- Information on Lloyd's OHSE performance, including trends in:
 - Incidents, nonconformities and corrective actions and continual improvement;
 - Monitoring and measurement results;
 - Fulfilment of its compliance obligations;
 - Audit results;
 - Consultation and participation of workers
 - Risks and opportunities
- Adequacy of resources for maintaining effective OHSE performance;
- Relevant communication(s) from interested parties (including complaints);
- Opportunities for continual improvement.

Special meetings may also be called if issues arise within the Group's Terms of Reference, which require special attention.

6. Agenda:

Items, which must relate to the terms of reference, may be included on the agenda at the request of any members of the HSECG; these should be submitted one week before the date of a meeting.

7. Minutes:

Minutes, which shall include a record of all proceedings and resolutions, shall be kept and circulated to all members of the HSECG.

Minutes will include decisions related to:

- The continuing suitability, adequacy and effectiveness of the OHSE management system in achieving its intended outcomes;
- Continual improvement opportunities;
- Any need for changes to the OHSE management system;
- Resources needed;
- Actions, if needed when OHSE objectives have not been achieved;
- Opportunities to improve integration of the OHSE management system with other Lloyd's processes;
- Any implications for the strategic direction of the Corporation.

A copy of the minutes shall be circulated to the Board and posted on My Lloyd's.

The minutes will be circulated to all members of the HSECG within two weeks of the meeting.