

JANUARY

2025

POLICY

HEALTH AND SAFETY POLICY

CONFIDENTIAL

SOUTH AFRICA



CONTENTS

1 INTRODUCTION	3
2 APPLICATION	3
2.1 SCOPE	3
3 IMPLEMENTATION	3
4 OUR APPROACH	4
4.1 RISK ASSESSMENT	5
4.2 EMPLOYEE DUTIES IN TERMS OF HEALTH AND SAFETY	5
4.3 EMPLOYEE RIGHTS	5
4.4 CEO RESPONSIBILITIES	5
4.5 HEALTH AND SAFETY REPRESENTATIVES' RESPONSIBILITIES	6
4.6 HEALTH AND SAFETY COMMITTEES	6
5 COMPLIANCE WITH THIS POLICY	6
6 APPLICABLE LEGISLATION	6
6.1 OCCUPATIONAL HEALTH AND SAFETY ACT, 85 OF 1993	7



1 | INTRODUCTION

Discovery Limited and its South African subsidiaries (Discovery) are committed to fulfilling our core purpose, to “make people healthier and enhance and protect their lives.” This is expressed in the responsible way in which Discovery conducts business, and the impact Discovery has on society as a powerful force for good.

Discovery understands that to achieve this, they must do business in an ethical, accountable and transparent way, and maintain health and safety measures of the highest standard to protect employees, clients and other persons who visit Discovery.

Discovery's values reflect this commitment and underpin every aspect of our business.

The purpose of this policy is to set out:

- The health and safety programme which aligns to principles in this policy which further links to Discovery's core purpose.
- The measures taken to provide and maintain, as far as reasonably practicable, a work environment that is safe and without risks to the health and safety of any person who is in the Discovery buildings through conducting a [Baseline Risk Assessment](#).
- Ensure a 'risk based' approach to safety by identifying, analysing, evaluating and controlling hazards and risks.
- Demonstrate that Discovery recognises that employees are an asset and that their safety and health are of paramount importance and endeavors to ensure a safe and healthy work environment.

2 | APPLICATION

2.1 SCOPE

This policy applies to Discovery South Africa and includes:

- All executive and non-executive directors;
- All senior managers;
- Full time, part time or temporary employees;
- Any independent contractors or consultants under our direct control;
- Visitors to Discovery buildings.

We assert our influence over business partners we do not control or operate and encourage them to act in a manner consistent with our Values and Code of Conduct.

3 | IMPLEMENTATION

Each subsidiary must facilitate the adoption of this policy by its boards or its relevant governance structure (committee). The committee is responsible for oversight of adherence to this policy.

The policy owner, with the support of the Chief Operating Officer (COO) of Discovery Central Services (DCS), is responsible for ensuring the policy is approved by the relevant board committee.

Where a group-wide document exists, this policy must be consistent with the principles set out therein, unless an exception is granted by the board or committee. The board or committee must approve any deviation from the



group-wide document unless the deviation is necessary to facilitate compliance with legislative and regulatory requirements. In the latter instance, the approval is automatically granted if the subsidiary has communicated the need for such a deviation to the board or committee.

The health and safety policy was reviewed and approved by the Health and Safety Committee, SA Exco and Social and Ethics Committee. The frequency of review is every two years or as and when legislative changes occur.

4 | OUR APPROACH

Discovery's commitment to Health and Safety is evident from the actions taken to provide a safe environment for all people who make use of our facilities.

To create a safe and healthy work environment, Discovery;

- Has appointed Health and Safety representatives whose mandate is to conduct inspections and report on health and safety incidents.
- Has established a Health and Safety committee whose mandate is to review the effectiveness of the health and safety programme.
- Ensures awareness on health and safety by:
 - Making the health and safety policy available to all employees through the online policy portal and communication of the health and safety policy to all employees and anyone making use of Discovery's facilities.
 - Ongoing training to increase awareness amongst all employees of the health and safety plan including making employees aware of their individual health and safety responsibilities.
 - Promotes a health and safety culture throughout Discovery through training and awareness to ensure consistency with legal requirements.
- Provides safe equipment, facilities, assistance, and other resources that ensure compliance with the Occupation Health and Safety Act, and the regulations thereto as amended from time to time, including the Ergonomic Regulations, 2019.
- Ensures that risk management activities are executed to ensure that risks procedures and practices are identified, and that adequate controls and mitigating measures are put in place.
- Ensures that all health and safety incidents identified at any of the Discovery buildings are recorded correctly and reported to the health and safety committees.
- Monitors and determine the effectiveness of the health and safety controls within Discovery in collaboration with management and the health and safety committees.
- Maintains records of all health and safety inspections, processes, incidents, and events as required by the health and safety plan and in accordance with legislation.
- Monitors and reports on the implementation of the health and safety plan, and details of follow up and corrective actions.
- Reviews the health and safety plan annually to ensure appropriateness and identifies areas for continuous improvement based on the experience and legislative changes.
- Provides a health and safety risk report to the relevant exco's, annually.



4.1 RISK ASSESSMENT

Discovery conducts three forms of risk assessment which are outlined in detail in the health and safety plan.

The primary risk assessment is the “baseline risk assessment,” with the additional risk assessments being the ergonomics and task risk assessment.

Discovery aims to address risks which have the potential to cause 80% of the damage, through hazard identification and evaluation of existing controls, which is conducted through compliance monitoring and internal and external auditing.

The [Health and Safety Plan](#) is accessible to all Employees on SharePoint under Health and Safety documents.

4.2 EMPLOYEE DUTIES IN TERMS OF HEALTH AND SAFETY

- The Occupational Health and Safety Act places certain duties on employees, therefore, the obligation to create a safe work environment is not the sole obligation of Discovery and employees are required to:
 - Co-operate with the employer to ensure compliance with legal requirements.
 - ensure his/her safety and that of others.
 - follow instructions, orders and rules concerning safety.
 - report any health and/ or safety risk to the employer or safety representative. Employees may contact the onsite medical emergency line on 011 91 911 or may email: CRES_HEALTH_AND_SAFETY@discovery.co.za
 - Not intentionally or recklessly interfere with, damage or misuse anything which is provided in the interests of safety.
 - Participate in, complete, and comply with compulsory training obligations related to Health and Safety including any regulations such as the Ergonomics regulations survey and training.
- Employees who work from home are still required to conduct themselves responsibly and to due regard to the health and safety at their homes, this includes the obligations to act in accordance with the Ergonomics Regulations.
- Employees who experience medical emergencies while working from home, may contact the onsite medical emergency line on: 011 91 911 or email: CRES_HEALTH_AND_SAFETY@discovery.co.za

4.3 EMPLOYEE RIGHTS

- Employees have the following rights in terms of health and safety:
- To know about potential hazards and how to identify them.
- To be trained on the hazards and how to protect themselves against them.
- To participate in decision-making concerning health and safety
- To refuse to perform work that is dangerous and for which no protection is available/provided.

4.4 CEO RESPONSIBILITIES

The CEO has ultimate responsibility for the management of health and safety. This responsibility may be delegated to competent employees.



4.5 HEALTH AND SAFETY REPRESENTATIVES' RESPONSIBILITIES

- Each region has identified health and safety representatives in line with the Occupational Health and Safety Act 85 of 1993.
- Health and Safety representatives must:
 - Review the effectiveness of the existing Health and Safety measures.
 - Identify potential hazards and potential major incidents in the workplace.
 - Investigate complaints and take queries from staff relating to health and safety and report them to the Employer as well as to the health and safety committee.
 - conduct inspections in the workplace with the aim of identifying hazards.
 - discuss and record issues raised in the workplace and escalate health and safety issues and/or incidents/accidents to the Employer or the Inspector.
- Ensure that the health and safety policy is amended to respond to significant changes that would be made in the Occupational Health and Safety Act 85 of 1993.

4.6 HEALTH AND SAFETY COMMITTEE

Section 20 of the Occupational Health and Safety Act outlines the functions of health and safety committee to be the following but not limited thereto:

- The committee may make recommendations to the employer or where the recommendations fail to resolve the matter, escalate to the chief inspector regarding any matter affecting the health or safety of persons at the workplace or any section thereof for which such committee has been established.
- Shall discuss any health and safety incident in the workplace and may in writing report on the incident to an inspector.
- Keep records of recommendations made to the employer or reports made to the inspector.

5 | COMPLIANCE WITH THIS POLICY

Our policies support our Values and reflect what is important to us. We take breaches of our policies seriously. Depending on the severity of the breach, consequences may range from a warning to termination of employment.

Any breach of, or non-compliance with this policy must be communicated to the policy owner as soon as reasonably practical. The policy owner, with input from key stakeholders, will consider the appropriate action(s) required. All instances of non-compliance with this policy will be included within the regular risk and compliance reporting processes and reported to the relevant board or committee.

6 | APPLICABLE LEGISLATION

The foundation of Discovery's Health and Safety policy is based on the legislative requirements of the Occupational Health and Safety Act, 85 of 1993 and the regulations thereto including the Ergonomics Regulations, 2019. The policy also takes into consideration international regulatory requirements which South Africa has adopted, i.e. - Occupational Safety and Health Convention, 1981 (No. 155) and P155 - Protocol of 2002 to the Occupational Safety and Health Convention, 1981.



6.1 OCCUPATIONAL HEALTH AND SAFETY ACT, 85 OF 1993

Section 7 of the Occupational Health and Safety Act, 85 of 1993 (OHSA), the chief inspector may direct any employer in writing; and any category of employers by notice in the Gazette, to prepare a written policy concerning the protection of the health and safety of his employees at work, including a description of his organisation and the arrangements for carrying out and reviewing that policy. Section 7 (3) states that an employer shall prominently display a copy of the policy signed by the chief executive officer, in the workplace where his employees normally report for service.



www.discovery.co.za

Discovery Ltd is the licensed controlling company of the designated Discovery Insurance Group. Registration number: 1999/007789/06. Companies in the Group are licensed insurers and authorised financial services providers.

