



HEALTH AND SAFETY POLICY

Scope & Applicability

At HDFC Life, every employee is an asset and protecting their health and ensuring their safety is an integral and fundamental part of the organization's culture.

Most of our employees work in low risk environment and are not exposed to significant occupational health and safety hazards owing to the nature of our business. However, it is our endeavor to foster a culture of wellness, where the safety and well-being of our workforce is prioritized. In line with the foregoing, we have adopted the Health and Safety Policy articulating our strategic intent within this space.

The Policy is applicable for our entire operations and employees, outsourced personnel, contractors, suppliers, customers and visitors on our premises. Further, Health and Safety concerns form a part of our Partner Code of Conduct and we encourage the suppliers and third-parties who intend to work with HDFC Life to read and understand this Code of Conduct, so as to uphold these standards in their day-to-day activities, comply with all applicable policies and procedures.

Purpose

The Policy has been formulated with aim to achieve the following:

- To ensure that a healthy and safe environment is provided for all employees, outsourced personnel, contractors, suppliers, customers and visitors on our premises.
- To comply with relevant international standards and regulations pertaining to occupational health and safety
- To facilitate discussion and consultation with the employees on health and safety aspects
- To continually improve the performance of the OHS management system
- Setting up prioritization and action plans in case of an emergency

OHS Management System

Our OHS management system includes how we work with health and safety issues in a systematic manner and has been adapted to suit our operations. To effectively manage health and safety related challenges, HDFC Life emphasizes on having a good OHS Management System with the following elements:

- Periodic risk and hazard assessments to identify the potential causes of harm in the workplace
- Prioritization and integration of action plans with quantitative targets to manage the identified risks and respond to emergency situations
- Evaluation of progress in reducing / preventing OHS issues against targets

- Regular internal safety inspections

Further, in order to address the potential safety concerns and reduce operational health and safety incidents, we conduct fire safety and emergency preparedness trainings, along with mock drills at our branches. The objectives of these workshops are multifaceted:

- Create awareness among employees regarding the importance of safety and the risks associated with safety related incidents
- Familiarize employees with basic fire protection systems, including different types of fire extinguishers and their proper usage
- Educate employees about emergency evacuation procedures specific to their workplace
- Improve individuals' response and preparedness in the event of any safety-related incident

Implementation and Monitoring

The overall accountability for the Health and Safety Policy shall lie with the ESG Management Committee with regional HR and Admin chapters responsible for policy implementation, monitoring and reviewing the health and safety measures of the organization periodically.

Policy Review

The Policy shall be reviewed, amended, modified and supplemented from time to time for conformance to health and safety management systems of the organization as well as ensure its applicability and relevance to the changing scenarios and stakeholders' expectations.

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