

Anti-Harassment, Sexual Harassment and Bullying Policy

Ardonagh
SPECIALTY



Purpose

Ardonagh Specialty is committed to providing a safe working environment for all of its colleagues that is free from any form of bullying or harassment. The Company will not tolerate harassment of any kind and adopts a zero-tolerance approach. This policy outlines what you can do should you be the victim of, or witness, bullying or harassment at work, the steps the Company will take to investigate and deal with complaints of harassment, and how we support those affected.

This policy accompanies our Dignity at Work Policy.

Scope

This Policy applies to anyone working for Ardonagh Specialty. This includes employees, workers, contractors, volunteers, interns and apprentices. The policy also relates to job applicants and is relevant to all stages of the employment relationship. The policy also applies to bullying or harassment by third parties (such as clients, suppliers etc.).

This policy is non-contractual and does not form part of an employee's terms and conditions of employment. It may be amended or withdrawn at any time.

Statement

We believe that having a culture that is diverse, equitable and inclusive is core to everything that we strive to achieve and to the organisational environment we wish to protect.

One key to protecting our culture and our people is seeking to prevent and eradicate any form of bullying or harassment at work.

ROLES AND RESPONSIBILITIES

Colleague

The role of the colleague is to:

- Be fully aware of the policy and how to address any issues if they happen to you, or if you are a witness to bullying or harassment.

Line Manager

The role of the line manager is to:

- Be aware of the policy and manage your team in accordance with the principles outlined.
- Address any behaviour that contravenes this policy immediately, or if you do not feel you are able to, to report any incidents to your People Partner.

People & Culture Team

The role of the People & Culture team is to:

- Ensure the policy is appropriate to the business and reviewed on an annual basis.
- Address any concerns raised to them in accordance with this policy.

OUR COMMITMENT TO YOU

We are committed to taking proactive measures to prevent all forms of bullying and harassment, including sexual harassment, of our workers by:

- ensuring all employees complete Code of Conduct, Ardonagh Diversity, Equity & Inclusion, Sexual Harassment and Whistleblowing training;
- providing additional training/coaching for line managers to ensure that they understand their role in preventing and stopping bullying and harassment from occurring in the workplace.
- encouraging individuals to support our Belonging & Inclusion initiatives by attending events and workshops organised by our Inclusion Groups to educate themselves on the challenges faced by others and how to help alleviate these in the workplace;
- monitoring our workplace culture through anonymous pulse surveys, exit interviews, one-to-one conversations, return-to-work meetings and Inclusion Groups to identify and address any issues;
- undertaking regular risk assessments to determine reasonable measures that can be implemented to minimise the risk of exposure to sexual harassment in the workplace and by third parties that you may have contact with; and
- ensuring that our zero-tolerance approach to all forms of discrimination, bullying and harassment, is communicated to all workers, clients and suppliers.

We believe that a culture of equality, diversity and inclusion not only benefits our Company but supports wellbeing and enables our people to work better because they can be themselves and feel that they belong.

We are committed to providing a safe and respectful workplace and promoting a working environment based on dignity and trust, and one that is free from discrimination, harassment, bullying or victimisation.

A toxic workplace culture, where bullying or harassment is tolerated, is harmful to the wellbeing of the workforce as well as the wider Company. We therefore adopt a zero-tolerance approach to instances of bullying or harassment. This includes all forms of sexual harassment.

WHAT WE EXPECT FROM YOU

We expect you, and every one of our colleagues, to take personal responsibility for observing, upholding, promoting and applying this policy. Whatever your job is, this is part of your role.

Any dealings you have with third parties, including clients, suppliers, contractors, agency staff and consultants, must be free from discrimination, harassment, victimisation or bullying.

If any of our people are found to have committed, authorised or condoned an act of bullying or harassment, we will take action against them (for those to whom it applies) under our Disciplinary procedure, up to and including dismissal.

There is no justifiable reason to bully or harass someone else. Even if you do not intend to bully or harass someone else, this does not legitimise your behaviour as it is the impact on the recipient that is important.

You should be aware that you can be personally liable for harassment.

If you experience or witness bullying or harassment in the workplace, or at workplace related formal or informal event, we encourage you to speak up without delay and to ask for appropriate support.

WHO IS PROTECTED FROM HARASSMENT?

The Equality Act 2010 prohibits discrimination because of certain protected characteristics. These are:

- disability;
- sex;
- gender reassignment;
- marital or civil partnership status;
- race;
- religion or belief;
- sexual orientation; and
- age.

Although pregnancy and maternity and marriage and civil partnership are not specifically protected under the legal provisions on harassment, we consider harassment on any ground to be unacceptable.

HARASSMENT

Harassment is unwanted conduct related to a protected characteristic that has the purpose or effect of:

- violating someone else's dignity; or
- creating an intimidating, hostile, degrading, humiliating or offensive environment for someone else.

Harassment can occur where someone perceives another person to have a protected characteristic, for example a perception that someone is transgender even if they are not.

Harassment can also arise by association, where someone is harassed because they are associated with someone with a protected characteristic, for example having a family member of a particular religion.

Examples of harassment

Harassment can occur in many forms, and can take place either at work, outside work, in person, or online. While this is not an exhaustive list, examples include:

- "banter", jokes, taunts or insults that are sexist, racist, ageist, transphobic, homophobic or derogatory against any other protected characteristic;
- unwanted physical behaviour, for example, pushing or grabbing;
- excluding someone from a conversation or a social event or marginalising them from the group;
- derogatory comments about pregnancy, maternity leave or IVF treatment;
- mimicking or making fun of someone's disability;
- derogatory or offensive comments about religion;
- unwelcome comments about someone's appearance or the way they dress that is related to a protected characteristic;
- "outing" (ie revealing their sexual orientation against their wishes), or threatening to "out", someone;
- consistently using the wrong names and pronouns following the transition of a person's gender identity;
- displaying images that are racially offensive; and
- excluding or making derogatory comments about someone because of a perceived protected characteristic, or because they are associated with someone with a protected characteristic.

SEXUAL HARASSMENT

Harassment may be sexual in nature. The law defines sexual harassment as:

- conduct of a sexual nature that has the purpose or effect of violating someone's dignity, or creating an intimidating, hostile, degrading, humiliating or offensive environment; and
- less favourable treatment related to sex or gender reassignment that occurs because of a rejection of, or submission to, sexual conduct.

Employers are legally obliged to take reasonable steps to prevent sexual harassment of their workers in the course of their employment and by third parties.

Examples of sexual harassment

Sexual harassment can occur in many forms, and can take place either at work, outside work, in person, or online. While this is not an exhaustive list, examples include:

- physical conduct of a sexual nature, unwelcome physical contact or intimidation;
- persistent suggestions to meet up socially after a person has made clear that

- they do not welcome such suggestions;
- showing or sending offensive or pornographic material by any means (e.g. by text, video clip, email or by posting on the internet or social media);
 - unwelcome sexual advances, propositions, suggestive remarks, or gender-related insults;
 - offensive comments about appearance or dress, innuendo or lewd comments;
 - leering, whistling or making sexually suggestive gestures; and
 - gossip and speculation about someone's sexual orientation or transgender status, including spreading malicious rumours.

BULLYING

There is no legal definition of bullying. However, we regard it as conduct that is offensive, intimidating, malicious, insulting, or an abuse or misuse of power, and usually persistent, that has the effect of undermining, humiliating or injuring the recipient.

Bullying can be physical, verbal or non-verbal conduct. It is not necessarily face to face and can be done by email, phone calls, online (cyber-bullying) or on social media. Bullying may occur at work or outside work.

If the bullying relates to a person's protected characteristic, it may also constitute harassment and, therefore, will be unlawful (see Harassment).

Examples of bullying

While this is not an exhaustive list, bullying may include:

- physical, verbal or psychological threats;
- excessive levels of supervision; and
- inappropriate and derogatory remarks about a person's performance.

It is important to understand that legitimate, reasonable and constructive criticism of a person's performance or behaviour, or reasonable instructions given to people in the course of their employment, will not of themselves amount to bullying.

MICROAGGRESSIONS

Microaggressions - sometimes called micro-incivilities - are statements, actions, or incidents that are regarded as indirect, subtle, or unintentional discrimination against members of a marginalised group such as a racial or ethnic minority. They are sometimes referred to as "death by a thousand cuts". Microaggressions generally take one of three forms:

- Micro-assaults: Conscious and obvious insults made verbally or non-verbally to a marginalised individual or group, for example directing limp-wristed hand gestures towards a gay colleague and saying, "It's just a joke".
- Micro-insults: Unintentionally insensitive remarks or assumptions based on stereotypes, for example saying to a person with a disability "You don't look

- disabled to me".
- Micro-invalidations: Where a person denies, or seeks to cancel, the feelings and lived experiences of a marginalised individual or group, for example a white person saying "I don't think the UK has a problem with racism - some people are just too sensitive".

Serious and compounding experiences of microaggressions can amount to unlawful harassment, bullying or discrimination but even less serious microaggressions can negatively impact the health and wellbeing of the person experiencing them and will not be tolerated.

WHAT TO DO IF YOU ARE BEING BULLIED OR HARASSED

Informal route

Bully/harasser is a colleague

If you feel able to, you may decide to raise the issue with the individual themselves, to make clear that their behaviour is not welcome and to ask them to stop. They may not be aware that their behaviour is offending or harming you.

Alternatively, if you do not feel up to speaking directly to the individual, you may consider asking your line manager, a colleague, or our People & Culture team for support.

You may or may not want them to talk to the individual on your behalf and, where possible, we will respect your wishes. However, if the welfare or safety of you or others is at risk or where your allegations are particularly serious, we may have to approach the individual and instigate a formal investigation. In such a case we will, where possible, discuss this with you first.

Help and support is also available through our Employee Assistance Programme (EAP), Care First. You can use our EAP to speak to an independent adviser on a confidential basis about any issue that is troubling you. See Support for those affected or involved for details of how to access our EAP.

Bully/harasser is a third party

Bullying and harassment by third parties, such as clients, suppliers and/or contractors, will not be tolerated.

If you are experiencing bullying or harassment by a third party, we encourage you to report this to your line manager or the People & Culture team without delay so that they can advise and support you on the best course of action.

Formal route

If you are not happy with the outcome of an informal process, or if you feel it is not appropriate to approach the issue informally, you may decide to raise it formally.

To make a formal complaint, you should discuss this first with your line manager. If your complaint is about your line manager, you should raise this with your Executive Committee member. If for any reason you are unable to approach your line manager or a more senior manager, you can speak to your People Partner.

You can raise a formal complaint of bullying or harassment under our Grievance Policy if it applies to you. However, you may prefer to do so under this policy because it is specifically aimed at dealing with such issues. You should be aware that you cannot raise a complaint under this policy if you have raised a complaint about the same issue already under the Grievance Policy.

Under the formal procedure within this policy, we will usually:

- ask you to set out your complaint in writing and include as much detail as possible, for example the alleged bully/harasser's name, the nature of the bullying/harassment, the dates of the alleged acts of bullying/harassment, names of any witnesses, and details of any action taken to address the matter so far;
- hold a meeting with the alleged bully/harasser to ascertain their response to the allegations;
- carry out further investigations where necessary, including interviewing potential witnesses who we will instruct to keep the matter confidential;
- invite you to a meeting to discuss your complaint in full and where you will have the right to be accompanied by a colleague or trade union representative;
- hold a meeting with you to enable us to ask you further questions in light of any information we have gathered from the alleged bully/harasser and/or witnesses;
- consider all the evidence in full and make a decision; and
- inform you of our decision and, if we uphold the complaint, instigate disciplinary action up to and including dismissal against the bully/harasser.

If you would prefer not to discuss the issue with anyone at work, you can report it to our third-party provider, Safecall via a 24/7 telephone number: 0800 915 1571. All calls are treated confidentially by Safecall and you may remain anonymous if you wish. You can also visit their website: <https://www.safecall.co.uk/file-a-report/>.

We will investigate fully every formal complaint in an objective and confidential way, while also ensuring that we respect your rights as well as the rights of the alleged bully/harasser.

We will use every effort to complete an investigation into bullying or harassment as quickly as possible.

Where the alleged bully/harasser is a third party, we may need to adjust the procedure under this policy to ensure we conduct appropriate investigations and we will discuss this with you.

Appeals

If you are not satisfied with the outcome of the formal investigation, you have the right to appeal.

Should you wish to appeal, you should write to the People Director setting out what aspects of the decision you are unhappy with and the reasons why. Appeals should be submitted without unreasonable delay and usually no longer than five working days after we inform you of the decision.

The People Director will arrange a meeting with you to discuss your appeal in full and to try and reach a satisfactory solution. You must take all reasonable steps to attend this meeting and you may be accompanied by a colleague or trade union representative.

The People Director will write to you to confirm the outcome of the appeal, which will be final.

SUPPORT FOR THOSE AFFECTED OR INVOLVED

We understand that anyone affected by, or involved with, a complaint of bullying or harassment may feel anxious or upset and we will do what we can to support you.

If you feel you cannot continue to work in close contact with the alleged bully/harasser, we will consider seriously any requested changes to your working arrangements during our investigation into the matter.

For emotional support, you can access free, confidential counselling from our EAP, Care First. To access Care First, you can call 0800 015 5630 for free at any time or access their online resources on their website www.eap-carefirst.com using the user ID: lifestyle1234 with the password: carefirst. More details on the EAP can be found on MyBenefits.

Anyone who complains or takes part in good faith in a bullying or harassment investigation must not suffer any form of detrimental treatment or victimisation. If you feel you have suffered such victimisation, please inform your line manager or People Partner as soon as possible.

Regardless of the outcome of your complaint, we will consider carefully how to best approach any ongoing working relationship between you and the individual concerned, including any third party. For example, depending on the specific circumstances, we may consider amending the job duties, location or reporting lines of either you or the other person. Alternatively, we may decide workplace mediation or counselling is appropriate.

SENSITIVITY AND CONFIDENTIALITY

Anyone involved with an informal or formal complaint about bullying or harassment, including witnesses, must keep the matter strictly confidential and act with appropriate sensitivity to all parties.

If you are found to have breached confidentiality or acted without due care or sensitivity in a case of bullying or harassment, we may take disciplinary action against you up to and including dismissal (or other appropriate action for non-employees).

CONSEQUENCES OF BREACHING THIS POLICY

If, following a formal investigation, we find that you have committed, authorised or condoned an act of bullying or harassment, we will deal with the issue as a possible case of misconduct or gross misconduct.

We may take disciplinary action against you, up to and including dismissal (or other appropriate action for non-employees). You should be aware that any aggravating factors, such as abuse of power over a more junior colleague, will be taken into account in deciding what disciplinary action to take.

Anyone who complains or takes part in good faith in a bullying or harassment investigation must not suffer any form of detrimental treatment or victimisation. If we find that you have victimised anyone in this way, we will instigate disciplinary action against you up to and including dismissal (or other appropriate action for non-employees).

If you are a witness or are present at any time where an incident of harassment occurs and you fail to address the issue at the time or report the incident in a timely manner, you will also be liable to disciplinary action, even if you are not the perpetrator.

If you are an employee, please refer to our Disciplinary Policy for further information.

Regulated Firms need to report to the FCA whether they have taken disciplinary action against individuals for breaches of the Conduct Rules and, if so, the details of the breach including, employee information relating to the perpetrator may need to be shared as part of our obligations as a regulated Company. At all times, the personal information relating to victims of harassment or bullying would be kept confidential wherever possible.

An act of sexual harassment may also amount to a criminal offence and the Company would consider raising the possibility of reporting the matter to the police with the complainant and provide them with the support to do so. Wherever possible, we will follow the wishes of the reporter.

If a third party is found to be harassing you, the company would take action to reduce or eliminate the harasser's opportunity to interact with you and/or other colleagues such as by banning them from activities or premises and enforcing the ban. This action would include a formal notification being made to that person and kept on record. The Company would also review any contractual relationship with the harasser's employer.

Where the firm the perpetrator originates from is regulated (e.g. an external Underwriter), compliance may notify the regulatory contact at this regulated firm to ensure they are aware of all events related to their firm.

Even if the third party is not part of a regulated firm, it may be necessary or proportionate (a legitimate purpose / substantial public interest) to inform the harasser's own employer of the outcome of the investigation, to assist them with their own duty of care to others

External Sources of help

There are various organisations that provide help and support relating to harassment and bullying, including:

- [Citizens Advice](#), which provides free, independent information and advice for people;
- [Equality and Human Rights Commission](#), which provides Sexual Harassment and harassment at work technical guidance for employers, workers and their representatives.
- Contact the ACAS helpline on 0300 1231100 for employment law or workplace advice for employers, employees and workers.
- Women who have experienced sexual harassment at work can get free legal advice from [Rights of Women](#) (England and Wales) or [Women's Rights Centre](#) (Scotland)
- [Galop](#) will support LGBT+ people who have experienced abuse and Violence.
- If you are struggling to cope and need someone to talk to you can contact the [Samaritans](#) or the [LGBT Foundation](#).

Related Forms/Guidance/Policies

- Dignity at Work Policy
- Disciplinary Policy
- Grievance Policy