whistleblower policy statement

**Whistleblower Policy**

**1. PURPOSE**

We are committed to detecting and preventing unethical, illegal and other undesirable conduct in breach of the law, its own policies and processes. We recognise the need for a genuine commitment to detecting and preventing unethical, illegal, and other undesirable conduct and as such, we maintain a Whistleblower Policy (**Policy**) to enable staff and others to report their concerns freely and without fear of repercussion.

The following companies have endorsed and adopted this policy in compliance with the requirements of the Corporations Act 2001. For the purpose of this policy, these entities will be defined in the policy as the EML Group.

* Employers Mutual Limited (Public Company)
* Hospitality Industry Insurance Limited (Public Company)
* Employers Mutual Management Pty Limited (Large Proprietary Company)

The Policy is in place to give a Reporter confidence in raising concerns of wrongdoing internally. We provide a reporting and investigative procedure that is objective, confidential and independent, with all genuine Disclosures being investigated.

This Policy aims to:

* promote an open and transparent culture;
* encourage Disclosures of Wrongdoing where a Reporter genuinely believes our Conduct and Culture Framework or the law has been breached;
* ensure a Reporter will not be victimised or adversely affected in his/her employment, engagement or working arrangements due to the Disclosure; and
* ensure matters of misconduct, illegal and/or unethical behaviour are identified and dealt with properly.

We do not tolerate:

* wrongdoing by our employees, Contractors, former employees, and office holders; or
* victimisation (which includes, but is not limited to, discrimination, harassment, adverse treatment in relation to that person’s employment or working arrangements, intimidation or threats), or penalising, or dismissing any person who comes forward to disclose such conduct in good faith.

This Policy does not apply to Personal Work-Related Grievances as defined in this Policy in Appendix A. Those matters are dealt with under the internal employee Grievance Resolution Policy (National) which has been established to assist with the resolution of issues that do not fall within the scope of this Policy. Employees should discuss these matters with their Human Resources Business Partner.

**2. DEFINITIONS**

**Contractor** includes suppliers of goods and services.

**Disclosure** meansreporting a Wrongdoing.

**GFCIO** means the means the Group Fraud Control Investigations Officer.

**Personal Work Related Grievances** are defined as per Appendix A.

**Protection** is defined in section 8 and the Appendices B and C.

**Protection Officer** means the person whoprovides Protection to the Reporter in respect of the Disclosure.

**Reporter** means a current or former:

* officer or employee of an entity within the EML Group (eg who are permanent, part-time, fixed term or temporary, interns, secondees, managers and directors);
* supplier of services or goods to the EML Group (whether paid or unpaid) for example a contractor and includes the employees of that person;
* associate of the EML group; or
* a spouse, relative or dependant of one of people referred to above.

**Whistleblower** see the definition for Reporter.

**Wrongdoing** meansunethical, improper,illegal, corrupt or dishonest behaviour, or conduct that constitutes an offence under the laws prescribed in the *Corporations Act 2001* (Cth) from time to time. Refer to section 3.3 of this Policy for further examples.

**3. APPLICATION**

**3.1.** This Policy applies to all Reporters.

**3.2.** Reporters can make a Disclosure if they have a reasonable ground to suspect that a director, officer, employee, contractor, supplier, tenderer or other person who has business dealings with the EML Group has engaged in a Wrongdoing or is likely to have engaged in a Wrongdoing.

**3.3.** The following are examples of Wrongdoings which can be the subject of a Disclosure made by a Reporter. These include:

* auditing matters including non-disclosure of internal or external audit process;
* corruption;
* dishonesty;
* financial malpractice or impropriety by or involving current or former employees, contractors, or office holders (including suspected and actual misuse of an individual’s position for personal gain);
* illegal conduct (including, but not limited to, theft, the use and/or sale of prohibited substances, violence or threatened violence, any other criminal act, or criminal damage against property);
* intentional or negligent disregard for legal/regulatory requirements (whether or not the conduct is unlawful or merely contrary to any state or federal legislation);
* asset misappropriation;
* workers’ compensation fraud;
* misuse of confidential information;
* bribery including kick-backs and illegal gratuities;
* intentional or negligent disregard for EML Group policies and procedures;
* serious improper conduct;
* bullying, victimisation and harassment that is not personally experienced by the Reporter;
* an unsafe workplace;
* any conduct which may cause financial or non-financial loss or be otherwise detrimental to the interest of the EML Group;
* conduct involving substantial risk to public health or safety; or
* the concealment of any of the above.

**3.4.** Disclosures which are made that eventually turn out to be incorrect will be still be eligible for Protection under the Policy, however,Disclosures that are not genuine, or which are frivolous will not be covered by this Policy and no Protection will be afforded to a Reporter in these circumstances. Please note that disclosures that do not fall within the scope of a Wrongdoing do not qualify for any protection.

**4. PROCEDURES FOR MAKING A DISCLOSURE**

**4.1.** Reporters are encouraged to make a Disclosure utilising the process detailed in this Policy.

**4.2.** A Reporter is encouraged to make a Disclosure in the first instance to the GFCIO.

**4.3.**Disclosures can be made to any of the following:

* by contacting the EML Fraud Hotline on 02 8251 9229;
* in writing, GPO Box 4143, Sydney NSW 2001 marked to the attention of the GFCIO;
* by email to [fraud@eml.com.au](mailto:fraud@eml.com.au);
* by email to director@eml.com.au;
* by contacting an officer or senior manager of the EML Group;
* to any person prescribed or authorised by law (also see Appendices B and C).
* by completing an incident report through ALERT where the Reporter is an employee;

**4.4.** Upon receipt of the information the receiver will:

where the Disclosure is not about the GFCIO, engage the GFCIO to assess the Disclosure. In the event the Disclosure is about the GFCIO, the receiver or an appropriate General Manager or Group Executive will be responsible for the assessment process.

When the Disclosure is made, the GFCIO or the GFCIO’s substitute will:

* + contact the Reporter to discuss and clarify the information further;
  + determine whether the information is a Disclosure which requires Protection or formal, in-depth investigation; and
  + where Protection is identified as being required, the information is referred to the Protection Officer.
  + In the event the GFCIO is the subject of the Disclosure, the

**4.5.** The GFCIO will decide who may be appointed as the Protection Officer. Subject to paragraph 4.7, depending on the circumstances of the Disclosure the Protection Officer will be in the position of Claims Manager, General Manager, Group Executive or the Chief Risk Officer.

**4.6.** Where the Reporter’s Disclosure is identified as requiring Protection under this Policy, the Protection Officer will be furnished with the Reporter’s contact information and details of the Disclosure. Upon receipt of this information the Protection Officer will:

* endeavour to contact a Reporter within five business days of receiving the advice of the GFCIO in relation to the Disclosure;
* discuss the Disclosure with the Reporter in detail;
* explain the Protection offered to the Reporter under this Policy; and
* provide the Protection Officer’s contact details to the Reporter.

**4.7** Where the Disclosure relates to the conduct of a Chief Executive Officer, any other members of the EML Group Executive Team or Board members, the Disclosure will be referred by the GFCIO to the Chair of the Board of the relevant entity or the Chair of a Board Audit Committee (if in place) if the Chair of the Board is not appropriate. These matters will then be referred to external investigators to conduct the investigation. In these cases, the person contacting the Reporter or performing the role of Protection Officer may be an external investigator.

**5. ANONYMITY OF THE REPORTER**

**5.1.** The Reporter can choose to remain anonymous when making a Disclosure, over the course of the investigation and after the investigation is finalised and protection may still be available under the *Corporations Act 2001* (Cth). If a Reporter wishes to remain anonymous, we will take steps to protect the anonymity of the Reporter by communicating to the Reporter through anonymous telephone hotlines and anonymised email addresses as appropriate. Alternatively, a Reporter may adopt a pseudonym. Depending on the nature and content of the Disclosure, being anonymous or adopting a pseudonym may impact aspects of the investigation and implementation of any outcome and will be discussed with the Reporter.

**5.2.** Where a Disclosure is made anonymously, the Reporter may refuse to answer follow-up questions during the investigation that may potentially reveal their identity. We will conduct the investigation and based on the information provided to us. If the Reporter has opted to remain anonymous the investigation may be restricted due to the potential of no reference point to enable information to be verified or confirmed either prior to or during the investigation process.

**5.3.** We strongly recommend ongoing two-way communication is maintained where the Disclosure is made anonymously to ensure we are able to ask follow-up questions and provide relevant feedback to the Reporter.

**5.4.** Please refer to further information about confidentiality and protection of identity in section 8.

**6. INVESTIGATION PROCESS**

**6.1.** All Disclosures will be investigated with the objective of determining whether the Disclosure is substantiated or not.

**6.2.** The investigation will be conducted as soon as is reasonably practicable after the Disclosure, by the GFCIO or their delegate in an objective or fair manner and otherwise as is reasonable and appropriate having regard to the nature of the Disclosure and the circumstances.

**6.3.** The GFCIO may engage external professionals to assist in any investigation process or may require an external professional to conduct the investigation. The decision to engage external professionals and the extent of their engagement is a matter for the GFCIO.At the conclusion of the investigation, a confidential report will be provided. Action will be determined based on the report.

**7. ADDITIONAL COMMUNICATION WITH THE REPORTER**

**7.1.** In addition to the process of notification and investigation, we will provide the Reporter with sufficient information about the progress or outcome of the investigation. The frequency of the communication will depend on the nature of the Disclosure, however the Reporter will be updated during the key stages of the investigation process, i.e when the investigation process has begun, while the investigation is in process and after the investigation has been finalised.

The method of documenting and reporting the findings will depend on the nature of the Disclosure. In some cases it may not be appropriate to provide details of the outcome to the Reporter. We will advise the Reporter if this is the case and the reasons why.

We expect as part of the two way communication and follow up questions to update the Reporter as necessary. This will be subject to any requirements around confidentiality or privacy.

The Boards of the relevant entities are ultimately responsible for oversight of the Policy and have responsibility to review and assess the findings from any Disclosures as well as assess trends and outcomes. All information reported to the relevant Board is also subject to any requirements around confidentiality and privacy.

**8. PROTECTION OF THE REPORTER**

We are committed to protecting **a** Reporter. We will protect a Reporter who makes a Disclosure in the following ways:

**8.1. Protection against detrimental conduct**

This includes protection against dismissal, injury in employment, alteration of employment positions to the Reporter’s disadvantage, demotion, harassment, discrimination, disciplinary action, harm or injury (including psychological harm), damage to property, damage to reputation, bias, threats or other unfavourable treatment to the Reporter or the Reporter’s family, connected with making a Disclosure

If the Reporter or a member of the Reporter’s family has any concerns relating to reprisal action or detrimental conduct resulting from the Disclosure, the Reporter should raise their concerns with the Protection Officer, the GFCIO, or any appointed external investigator as soon as possible or raise it in accordance with any other methods prescribed in the Policy.

It is important to understand not all administrative action is detrimental conduct. Conduct that is reasonable to protect the Reporter from detriment, for example, when the Disclosure relates to a Wrongdoing in the Reporter’s immediate work area will not be considered detrimental conduct. Protecting the Reporter from detriment also does not prevent for example, a manager from managing unsatisfactory work performance, if the action is in line with any relevant performance management framework.

The Reporter may seek independent legal advice or contact regulatory bodies, such as Australian Securities and Investments Commission (**ASIC**) if they believe they have suffered a detriment following a Disclosure.

Any employee who is found to have breached any of the commitments set out in section 8.2, will be subject to disciplinary measures, which may include termination of employment, termination of engagement or office holding.

We will take steps to protect the Reporter from detrimental conduct. These steps include:

* Ensuring all employees and officers have been made aware of the Policy and where it can be located;
* Developing processes and procedures to ensure detrimental conduct is not engaged in;
* Ensuring where a complaint is made about detrimental conduct the persons reviewing that complaint will be different to the ones who dealt with original investigation; and
* Taking necessary steps such as relocating the Reporter or modifying their workplace arrangements to ensure they are not exposed to any detrimental conduct.

**8.2. Protection of Confidentiality and Identity**

It is our obligation to protect the Reporter’s identity and confidentiality after a Disclosure.

The types of steps we will take to protect identity and confidentiality include:

* Limiting the amount of personal information collected and referenced in a Disclosure as is necessary to protect. This may include part or full redaction;
* ‘De-identifying’ the information as much as possible e.g. create a gender-neutral context and removal of names and other identifying features; and
* Suitably qualified staff will handle and manage investigations and complaints.

We will not identify the Reporter, or disclose information that is likely to lead to that identification unless:

* The Reporter has already identified themselves voluntarily and it is reasonably necessary to disclose the information to investigate the Disclosure or implement a recommendation in relation to the outcome of the investigation;
  + - the Reporter consents to the disclosure;
    - the concern is reported to ASIC, APRA, the Tax Commissioner or the Australian Federal Police (within the meaning of the Australian Federal Police Act 1979 (Cth)) (**AFP**); or
    - the concern is raised with a lawyer for the purpose of obtaining legal advice or representation.

Any disclosures or information made available pursuant to this section will be made only when it is reasonably necessary, permitted or required by law and/or will be made on a strictly confidential basis.

Generally, it is illegal for an entity to identify the Reporter or disclose information that is likely to lead to the Reporter’s identification, unless done pursuant to the exceptions identified in this section. In circumstances of breach of confidentiality, a Reporter may lodge a complaint to the entity or ASIC.

When making a Disclosure under this Policy, Reporters will not be considered to have breached an obligation under an employment contract, contractor agreement, office holder or company Policy which requires them to maintain confidentiality which would otherwise restrict the Disclosure of information.

**8.3. Protection of files and records**

All files and records created from an investigation will be retained securely and protected from unauthorised use, misuse or loss. Printing of documents will be kept to an absolute minimum and only printed under exceptional circumstances. Unauthorised release of information to someone not involved in the investigation (other than senior managers or directors who need to know to take appropriate action, or for corporate governance purposes) without Reporter consent will be a breach of this Policy.

**8.4. Protection under legislation**

The Protection afforded under this Policy is in addition to any protections that arise under legislation, for example, if a certain type of disclosure is made to a legal practitioner or ASIC, eligible recipients as defined in the *Corporations Act 2001* (Cth), or a body that is prescribed by the *Corporations Act 2001* (Cth). In particular, the *Corporations Act 2001* (Cth), the *Fair Work Act 2009* (Cth) and work health and safety legislation, The *Taxation Administration Act 1953* (Cth) seeks to protect a person who makes certain types of disclosures. Not all Disclosures will be a disclosure for the purposes of these laws.

Please refer to Appendices B and C.

**9. Vexatious Reports or Improper Conduct by a Reporter**

**9.1.** If an investigation has confirmed that a Reporter has knowingly, vexatiously or recklessly made a trivial, fraudulent or dishonest Disclosure, we will take appropriate disciplinary action, which may include dismissal of the Reporter or termination of a consultant or contractor’s agreement or office holding.

**9.2.** We acknowledge the act of making a Disclosure should not shield individuals from the reasonable consequences flowing from any involvement in a Wrongdoing. A person's liability for his or her own conduct is not affected by the person's disclosure of that conduct. However, in some circumstances, an admission may be a mitigating factor when considering disciplinary or other action.

**10. DOCUMENT CONTROL**

For more information in relation to this Policy please contact the GFCIO:

* in writing, GPO Box 4143, Sydney NSW 2001 marked to the attention of the GFCIO;
* by email to [fraud@eml.com.au](mailto:fraud@eml.com.au).

**11. AVAILABILITY**

The Policy will be made available on requ

If you are requesting a copy of the policy as a customer, supplier or employee of:

* Employers Mutual Limited or Employers Mutual Management Pty Limited you can request a copy by emailing [info@eml.com.au](mailto:info@eml.com.au) or access it via the website at [www.eml.com.au](http://www.eml.com.au).
* Hospitality Employers Mutual Limited you can request a copy by emailing [info@hotelemployersmutual.com.au](mailto:info@hotelemployersmutual.com.au) or [info@clubemployersmutual.com.au](mailto:info@clubemployersmutual.com.au) or access it via the websites hotelemployersmutual.com.au, clubemployersmutual.com.au.

**12. REVIEW**

This Policy published on the relevant entity website will be the current policy at that time and will be reviewed as required to respond to organisational or legislative changes.

**Appendix A**

**Definition of Personal Work-Related Grievance**

Personal work-related grievances are those that relate to your current or former employment and have, or tend to have, implications for you personally, but do not:

* have any other significant implications for the EML Group; or
* relate to any conduct, or alleged conduct, about a Wrongdoing.

Examples of grievances that may be personal work-related grievances include:

* an interpersonal conflict between the Reporter and another employee; and
* decisions that do not involve a breach of workplace laws:
* about the Reporter’s engagement*,* transfer or promotion;
* about the terms and conditions of the Reporter’s engagement; or
* to suspend or terminate the Reporter’s engagement, or otherwise to discipline the Reporter.

A Grievance Resolution Policy (National) has been established to assist with the resolution of personal work-related grievances that employees are comfortable discussing with their local People and Culture Manager.

Please note a personal work-related grievance could still qualify as Wrongdoing which could form the subject of a Disclosure especially if:

* a personal work-related grievance includes information about misconduct, or information about misconduct includes or is accompanied by a personal work-related grievance (mixed report);
* an EML Group director, officer, employee, contractor, supplier, tenderer or other person who has business dealings with us has breached employment or other laws punishable by imprisonment for a period of 12 months or more, engaged in conduct that represents a danger to the public, or the disclosure relates to information that suggests misconduct beyond the discloser’s personal circumstances;
* the Reporter suffers from or is threatened with detriment for making a Disclosure; or
* the Reporter seeks legal advice or legal representation about the operation of the whistleblower protections under the Corporations Act.

**Appendix B**

**Protection under the Corporations Act**

1. The Corporations Act gives special protection to disclosures about any Wrongdoing if the following conditions are satisfied:
   1. The Reporter is or has been:

(a) an officer or employee of an entity within the EML Group (who is/was a permanent, part-time, fixed term or temporary, intern, secondee, manager or director);

(b) an individual who supplies goods or services to the EML Group or an employee of a person who supplies goods or services to the EML Group;

(c) an individual who is an associate of the EML Group; or

(d) a spouse, child, dependent or dependent of the spouse of any individual referred to at (a) to (c) above;

1.2 The Disclosure is made to:

(a) an officer or senior manager of the EML Group;

(b) an auditor conducting audit on the EML Group (or a member of that audit team);

(c) an actuary of the EML Group;

(d) ASIC;

(e) APRA; or

(f) a legal practitioner for the purpose of obtaining legal advice or legal representation in relation to a Disclosure, (even if the Disclosure is later concluded by the legal practitioner to not be within the scope of Wrongdoing identified in item 1.3

(g) journalists and members of Commonwealth, state or territory parliaments (parliamentarians), in regard to ‘emergency disclosure’ or ‘public interest disclosure’\*.

*\*Note: It is essential that the Reporter understand the criteria for making a Disclosure under this sub-item. This includes, amongst other things, that a Disclosure must have previously (at least 90 days prior) been made to ASIC, APRA or a prescribed body and a written notice must have been provided to the body to which the Disclosure was made. A Reporter should seek independent legal advice before making a Disclosure under this subsection.*

* 1. The Reporter has reasonable grounds to suspect the information being disclosed concerns a Wrongdoing. This may include a breach of legislation including the Corporations Act, an offence against the Commonwealth punishable by imprisonment for 12 months or more, or conduct that represents a danger to the public or financial system, for example:

1. insider trading;
2. insolvent trading;
3. breach of the continuous disclosure rules;
4. failure to keep accurate financial records;
5. falsification of accounts;
6. failure of a director or other officer of the EML Group to act with the care and diligence that a reasonable person would exercise; or
7. to act in good faith in the best interests of the EML Group or failure of a director to give notice of any material personal interest in a matter relating to the affairs of the EML Group.
8. The legal protections given by the Corporations Act when these conditions are met are:
9. the Reporter is not subject to any civil, criminal or administrative legal action (including disciplinary action) for making the Disclosure;
10. no contractual or other remedies may be enforced, and no contractual or other right may be exercised, against the Reporter for making the Disclosure;
11. anyone who causes or threatens to cause detriment to a Reporter or another person in the belief or suspicion that a Disclosure has been made, or may have been made, proposes to or could be made, may be guilty of an offence and may be liable for damages;
12. unless the Reporter has acted unreasonably, a whistleblower cannot be ordered to pay costs in any legal proceedings in relation to a Disclosure;
13. a Reporter’s identity cannot be disclosed to a Court or tribunal except where considered necessary; and
14. the person receiving the Disclosure commits an offence if they disclose the substance of the Disclosure or the Reporter’s identity, without the Reporter’s consent, to anyone except ASIC, APRA, AFP or a lawyer for the purpose of obtaining legal advice or representation in relation to the Disclosure.

It is an offence if these protections are not provided by the EML Group and the reporter can seek legal recourse under the Corporations Act 2001 if the EML group breach these protections.

1. If a Disclosure is made, the identity of the Reporter must be kept confidential unless one of the following exceptions applies:
2. the Reporter consents to the disclosure of his or her identity;
3. disclosure of details that might reveal the Reporter’s identity is reasonably necessary for the effective investigation of the matter;
4. the Disclosure is reported to ASIC, APRA or AFP; or
5. the Disclosure is raised with a lawyer for the purpose of obtaining legal advice or representation.

**Annexure B**

**Protection under the Taxation Administration Act**

1. The Taxation Administration Act gives special protection to disclosures about a about a breach of any Australian tax law by the EML Group or misconduct in relation to the EML Group's tax affairs (“**Tax Wrongdoing**”) if the following conditions are satisfied:

* 1. The Reporter is or has been:

(a) an officer or employee of an entity within the EML Group (who is/was a permanent, part-time, fixed term or temporary, intern, secondee, manager or director);

(b) an individual who supplies goods or services to the EML Group or an employee of a person who supplies goods or services to the EML Group;

(c) an individual who is an associate of the EML Group; or

(d) a spouse, child, dependent or dependent of the spouse of any individual referred to at (a) to (c) above;

1.2 The Disclosure is made to:

(a) a director, secretary or senior manager of the EML Group (within the meaning of Corporations Act 2001);

(b) a registered tax agent or BAS agent (within the meaning of the Tax Agent Services Act 2009 (Cth)) who provides tax or BAS services (within the meaning of that Act)

(c) EML Group’s external auditor (or a member of that audit team);

(d) any other employee or officer of the EML Group who has functions or duties relating to tax affairs of the Group (e.g. an internal accountant);

(e) the Commissioner of Tax; or

(f) a legal practitioner for the purpose of obtaining legal advice or legal representation in relation to a Disclosure;

(referred to as “**EML Group’s Recipients**”)

* 1. If the Disclosure is made to an EML Group Recipient, the Reporter:

1. has reasonable grounds to suspect that the information indicates a Tax Wrongdoing, in relation to the tax affairs of the EML Group; and
2. considers that the information may assist the EML Group’s Recipients to perform functions or duties in relation to the tax affairs of the EML Group or an associate of the Group.

2. The protections given when these conditions are met are:

* 1. the Reporter is not subject to any civil, criminal or administrative legal action (including disciplinary action) for making the Disclosure;
  2. no contractual or other remedies may be enforced, and no contractual or other right may be exercised, against the Reporter for making the Disclosure;
  3. where the disclosure was made to the Commissioner of Taxation, the reported information is not admissible against the Reporter in criminal proceedings or in proceedings for the imposition of a penalty, except where the proceedings are concerned with whether the information is false;
  4. unless the Reporter has acted unreasonably, a Reporter cannot be ordered to pay costs in any legal proceedings in relation to a Disclosure;
  5. anyone who causes or threatens to cause detriment to a Reporter or another person in the belief or suspicion that a Disclosure has been made, or may have been made, proposes to or could be made, may be guilty of an offence and may be liable for damages;
  6. a Reporter's identity cannot be disclosed to a Court or tribunal except where considered necessary; and
  7. the person receiving the Disclosure commits an offence if they disclose the substance of the Disclosure or the Reporter’s identity, without the Reporter’s consent, to anyone except Commissioner of Taxation, the AFP or a lawyer for the purpose of obtaining legal advice or representation in relation to the Disclosure.

3. If a Disclosure is made, the identity of the Reporter must be kept confidential unless one of the following exceptions applies:

1. the Reporter consents to the disclosure of his or her identity;
2. disclosure of details that might reveal the Reporter's identity is reasonably necessary for the effective investigation of the matter;
3. the Disclosure is reported to Commissioner of Taxation or the AFP; or
4. the Disclosure is raised with a lawyer for the purpose of obtaining legal advice or representation.

CONTACTS

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