

# DIVERSITY, EQUITY, INCLUSION AND BELONGING POLICY

OCTOBER 2024



## Introduction

At Saga we're committed to making sure that colleagues can be their best, be themselves and make a difference – more than anywhere else.

We do this by creating a truly inclusive culture, where all colleagues can bring their full and authentic selves to work and, be treated with dignity and respect in an environment that is free from discrimination and harassment.

We actively celebrate our differences and strive to create a culture of belonging that unites different backgrounds, beliefs, abilities and experiences, in an environment where everyone feels valued and able to work together. We know of the enormous benefits of having diverse teams working together and we aim to foster an inclusive culture to enable this.

This policy aims to raise awareness of fairness and equality in our working lives and outline our responsibility to create an inclusive environment that respects the dignity and diversity of all people.

This policy is applicable—but not limited—to our practices and policies on recruitment and selection; compensation and benefits; professional development and training; promotions; transfers; and the ongoing development of a work environment that allows colleagues to be themselves.



## WHO is this policy for?

This policy is for:

- All colleagues
- Any third parties, for example; contractors, suppliers, agency workers

## WHY is this policy important?

Because our people are what make us special and through our commitment to creating an inclusive culture of diversity, equity and belonging at its core, we can attract and retain the best people to work here - which will help make Saga a success.

## WHAT is the purpose of the policy?

- To outline our position on equality, fairness, and respect for all of our colleagues, whether employed on a temporary or permanent basis, part-time or full-time,
- To not discriminate because protected characteristics of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including colour, nationality and ethnic or national origin), religion or belief, sex and sexual orientation,
- To oppose and avoid all forms of unlawful discrimination by providing equal opportunities for all colleagues and the same employment conditions in relation to pay and benefits, selection for employment, promotion, and training, To assist in developing and encouraging a working environment and culture in which harassment of any nature and bullying are known to be unacceptable,
- To ensure, as far as is practicable, that colleagues do not behave in a manner which may be offensive to others,
- To provide a clear procedure for individuals to make complaints about such behaviour,

- To give colleagues the confidence to deal with such behaviour without fear of ridicule or reprisals; and
- To reassure colleagues that any complaints of inappropriate behaviour will be taken seriously by the business in line with this policy.

**Diversity** is the way that we are all different

**Equity** is the quality of being fair and just

**Inclusion** is the act of including someone

**Belonging** is the feeling of being included

**Diversity** means understanding that each of us is unique and recognising our individual differences. We accept and respect each other's differences, allowing us to be ourselves regardless of:

- Gender
- Sexual orientation
- Pregnancy
- Gender identity
- Race or ethnicity
- Religion or religious belief
- Culture
- Marital and civil partnership status
- Age
- Educational background
- Physical and mental ability
- Caring responsibilities
- Political opinion
- Physical appearance

**Equity** is recognising that each of us has different circumstances, and we may need to make adjustments for some to ensure an equal outcome to others. It ensures fairness and justice.

**Inclusion** is creating an environment where everyone feels that they are valued, respected and included regardless of their

background or identity. A place where everyone can truly be themselves.

**Belonging** is the feeling of security and support when there is a sense of acceptance, inclusion, and identity. When there is true belonging, this is when we can bring our authentic selves to work.

Everyone is responsible for treating others with dignity, without unfair discrimination and promoting equality and diversity in all matters.

We will take appropriate disciplinary action against any colleague who engages in discriminatory or harassing behaviour, up to and including dismissal.

## What's not acceptable

**Bullying** - characterised as offensive, intimidating, malicious or insulting behaviour, or an abuse or misuse of power intended to undermine, humiliate, denigrate or injure the recipient

**Harassment** - unwanted conduct, which violates a person's dignity in the work environment or creates an intimidating, hostile, degrading, humiliating or offensive environment. It may be persistent or an isolated incident and relate to a protected characteristic. It may include physical contact ranging from touching to assault, verbal and written harassment through personal insults, offensive language, jokes, gossip, visual displays such as posters or graffiti, name calling, or other action or comment if viewed as demeaning and unacceptable to the recipient.

Harassment, or other less favourable treatment is unlawful.

Examples of potentially unacceptable conduct include:

- spreading malicious rumours;
- ridiculing or demeaning someone;
- excluding or victimising someone;

- misusing power or position;
- making unwarranted threats about job security; and
- preventing progression (E.G; blocking opportunities for training or promotion)

**Sexual harassment** is any unwanted behaviour of a sexual nature which has the purpose or effect of violating a person's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for them.

A single incident can amount to harassment.

It also includes treating someone less favourably because they have submitted or refused to submit to such behaviour in the past.

Sexual harassment may include, for example:

- Unwanted physical conduct or "horseplay", including touching, pinching, pushing and grabbing;
- Unwanted sexual advances, for example; touching, standing too close, displaying offensive materials or suggestive words or behaviour (which the harasser may perceive as harmless);
- Unwanted inappropriate comments via communication platforms, for example; Microsoft Teams, email, text messages, WhatsApp, Workplace, social media content, or verbally

A person may be harassed even if they were not the intended "target". For example, a person may be harassed by sexist jokes if the jokes create an offensive environment.

The person making a complaint relating to bullying or harassment does not have to be the person that the behaviour was directed at.

**Discrimination** is any act which causes an individual to be directly, or indirectly treated less favourably on grounds of personal characteristics.

Failure to comply with the relevant legislation may render an individual liable to pay compensation or, in certain circumstances, subject to criminal prosecution.

## How to Raise a Concern?

It's really important for our colleagues to feel able to speak up when they feel something's not right.

We'd always encourage you to first speak to your manager, or SLT, or to your People team to help resolve issues. However, we understand that sometimes that might not be appropriate or feel comfortable.

We have an independently supported online portal and telephone line that you can use to report your concerns, with the option of being completely anonymous if you prefer.

Here are the different ways you can Speak Up



Your manager or SLT member



Your People Team or  
People Partner



Independently supported online  
portal and telephone line  
[Link to portal](#)

0808-111-0142



Saga Speak Up email, managed  
by Internal Audit & Assurance:

[speakup@saga.co.uk](mailto:speakup@saga.co.uk)



Saga Speak Up telephone,  
managed by Internal Audit &  
Assurance:

01303 774554



The Non-Executive Board  
member, and Saga Speak Up  
Champion, Gareth Hoskin.  
[gareth.hoskin@saga.co.uk](mailto:gareth.hoskin@saga.co.uk)

More information on our Speak Up policy is available on the Saga Workplace Knowledge Library. This policy is not intended to prevent or dissuade any person from contacting the Police and exercising their legal rights where a criminal offence may have been committed, but rather to outline the position and action that we at Saga would take.

## How will your Concern be Handled?

Depending on the seriousness of the concern raised, we can follow two options to resolve:

### Informal procedure

You may talk informally and in confidence with your manager. We may be obliged to investigate any allegations, whether you wish us to do so, in the event of a serious complaint.

Informal ways of resolving the matter may include:

- talking directly to a colleague who is causing offence and asking them to stop;
- setting out in writing to a colleague causing offence, details of the complaint and asking them to stop;
- the colleague's manager talking informally to them to outline that their actions are causing distress and must stop and advising that failure to do so may result in a formal complaint, which could lead to disciplinary action. Often this may be sufficient to eradicate the behaviour, as there are times where a colleague is unaware that their actions are causing offence or upset;
- at this stage you may decide to progress the matter to a formal procedure.

### Formal procedure

If the informal procedure feels inappropriate or, having followed the informal route, the formal procedure needs to be considered, colleagues can raise their concerns via a grievance.

For more information on this process, please refer to our Grievance Policy available on the Saga Workplace Knowledge Library.

We will take appropriate disciplinary action against any colleague that engages in discriminatory or harassing behaviour, up to and including dismissal.

## Roles and responsibilities

### Colleagues

We all have a responsibility to behave in a way that is respectful of other colleagues and to understand that our views and opinions may not always be the same as our colleagues.

Here are some things you can do to help create an inclusive workplace:

- Try to understand other peoples' points of view and help them understand yours,
- If you ever see inappropriate behaviour, challenge or report it,
- If you challenge others, do so in a respectful way,
- Be aware of different cultures and customs, and respect the benefits that diversity can bring,
- Respect the confidentiality of colleagues and customers,
- Take responsibility for your own actions,
- Look for solutions to problems and try to resolve issues constructively.

### Managers

- Lead by example, treating all colleagues with dignity and respect,
- Ensure your team are aware of the behaviour and standards expected of them,
- Challenge and correct unacceptable behaviour appropriately,
- Listen to your colleague if they raise a concern, reassure them that you take their concerns seriously,

- Speak to your People team for advice, where needed.

## Saga

- By their own example, serve as a role model for colleagues, customers and wider society,
- Take immediate action to deal with harassment of any nature, bullying or discrimination, even if there is no complaint,
- Attempt to resolve complaints informally, if requested by the complainant, unless it is of a serious enough nature to warrant a formal process,
- Provide support, assistance and guidance to affected colleagues,
- Provide equal opportunities for all colleagues and the same employment conditions in relation to pay, training and promotion opportunities, regardless of any protected characteristic,
- Recruit new colleagues into Saga based on their ability and merits to do the job and fairly assess against the requirements of the relevant position. Saga will not discriminate unlawfully against any applicants or colleagues on the grounds of any protected characteristic,
- Our policies will be fair and always compliant with legislation as a minimum, providing an enhanced colleague experience where we can,
- We'll use external and internal insight to design modern policies that respond to an evolving workplace and life events,
- We trust that this policy will answer any questions you may have at this time but please reach out to the People Team should you have any additional queries or questions.

## WHERE can you get additional support?

At Saga, we have a number of Colleague Networks that are a key pillar of our Inclusion Strategy.

The Networks create the space for colleagues to connect and share their experiences, providing feedback on ways that we can continue to create an inclusive working environment for all.

Each Network has a dedicated Workplace group and welcome all colleagues to join.

Don't forget the support available to all colleagues through **Be Supported**. This is your 24/7\* confidential support service, offering you practical guidance online and over the phone on everyday matters as well as being available for information and support with more serious problems too. Qualified counsellors are on hand to offer you a completely free, confidential and impartial service - whatever you need and whenever you need it

**Be Supported** can be accessed via [www.axabesupported.co.uk](http://www.axabesupported.co.uk) with the username: saga and the password: **supported** or via the confidential freephone number **0800 072 7 072**; available 24 hours a day, 365 days a year

Charities, such as **Protect** can offer advice and support: <https://protect-advice.org.uk>

**Policy Owner:** People Team

**Reviewed:** October 2024

**Version:** 2