



Workplace Culture Policy

Purpose

We have worked hard on cultivating a workplace culture of trust, care, respect and community since the company's inception in 2005. Our culture is extremely important to us, and therefore it is essential for all who are a part of our workplace to familiarise themselves with, embrace and be aligned with our culture when joining, and continue to embody it at every turn throughout their time in our workplace.

In creating an official Workplace Culture Policy, we are simply codifying the culture that has always been at the core of ALA Insurance and embodies its values. As a policy, it creates obligations, expectations and accountability for everyone in the workplace, as with all our other policies. It particularly compliments our Equity, Diversity and Inclusion Policy and our Dignity at Work Policy.

The purpose of this Workplace Culture Policy includes:

- Clarifying ALA Insurance's workplace culture and core values and providing an easily accessible space for all within our workforce to read and refer to.
- Explaining our company structure and how it works.
- Setting out how we make decisions.
- Functioning as our accountability agreement that we all adhere to and embrace amongst each other and with our clients in all aspects of supporting ALA Insurance.

- Clearly setting out obligations and expectations in our workplace of everyone in our workplace in the ways we behave and interact with each other and our customers, including examples of behaviours we encourage and discourage in the workplace.
- Providing a simple procedure so that we all know our rights and where to turn when we need support, for example contacting our Safeguarder.
- Fostering respect, collaboration and innovation, enabling workers to come together to achieve ALA Insurance's goals.
- Promoting a positive and productive work environment.
- Providing information on our procedure for addressing reports or concerns of violations of our workplace culture policy.

Scope

This policy applies to everyone who is part of the ALA Insurance workforce, including all employees, freelancers, and founders. We all have a collective responsibility to support and embrace our workplace culture at every turn and at all times within the workplace. We also expect everyone within the workplace to be aligned with this policy outside of the workplace, as we are all representatives and members of the ALA Insurance team.

Definitions

1. **Workplace Culture Policy:**

A Workplace Culture Policy sets out a workplace's values and is a code of behaviour that all those working within the workplace agree to adhere to and embrace when joining the workplace, and to uphold throughout their time with the workplace.

2. **ALA Insurance's Workplace Culture:**

Core values:

1. **We care**

At the heart of our company's values lies an unwavering commitment to 'care.' We believe that caring is a guiding principle that defines our company culture. It means caring for our customers by providing them with exceptional products and services that provide peace of mind. It also means caring for our employees by fostering a safe, inclusive, and supportive work environment where they can thrive and grow. Care is a cornerstone of our identity, shaping our every decision and action.

2. **We share**

Sharing is deeply ingrained in our company's DNA. We share information, our experience, achievements and missteps. We believe that true progress comes when we share our insights, collaborate, and collectively work towards our

common goals. 'Share' is more than a company value; it's a promise to work together, grow together, and create a better working environment of kindness and respect for all.

3. We trust

Trust is an essential part of our company values, that guides our every action. We understand that trust is earned through consistency, transparency, and integrity. We are committed to building and nurturing trust with our customers by delivering on our promises and providing them with high-quality products and services. Internally, trust underpins our workplace culture. We trust our employees to bring their best selves to work and contribute their skills and perspectives. This trust fosters an environment of collaboration and innovation. Trust is something we work hard to maintain every day, because we know that it's the foundation of our success and the key to the future of a harmonious work environment.

3. Reporting Structure:

We call our working structure a 'reporting structure' because we do not have a hierarchy of importance or power roles but rather one of varied responsibilities that encompasses how we report to each other. Pay is based on reporting responsibilities. Everyone has access to the same benefits and any company-profit derived bonuses are shared equally. The structure reflects our rejection of a traditional hierarchical power structure and that everyone is equally treated and heard and our aim that everyone takes responsibility for their work without fear of shaming or blaming. We want to

encourage a working environment of autonomy, mutual respect and decision making, so that we can make the most of our workforce's attributes with collective knowledge sharing and decision making.

We choose our structure to:

- Empower employees with more autonomy and responsibility.
- Ensure there is equality and clarity across the workforce, so that all employees feel heard and respected and treated equally by all team members.
- Encourage individual work creativity without being constrained to fixed levels of input and decision making.
- Make the most of every single person's skills and ideas by collaborating as a whole towards ALA Insurance's and our individual successes.
- Promote functional diversity between roles so that everyone can contribute to different areas of the company and projects if they wish.
- Streamline decision-making into weekly meetings with the customer support team and other contributors.
- Function with collective responsibility, where all workers are accountable to each other and responsible for the team as a whole, no matter their role.

4. **Job title:**

We understand that titles are important for peoples' careers and how they want to present themselves externally, therefore even though everyone within the company has equal status, we have job titles such as "Manager" or

“Lead”. These job titles do not denote superiority or power roles but reflect responsibilities for certain aspects of the business.

How we put our workplace culture into practice

We encourage:

1. Understanding and respecting that everyone has different needs, life histories and experiences, so we support each other led by each other's individual needs rather than a rigid uniform set of rules.
2. Communication
 1. Knowledge-sharing, taking part in discussions, open communication between all colleagues – it is important that everyone inputs and has a chance to be heard, and knowledge and expertise don't sit with just a few.
 2. Encouraging thinking outside the box and confidence in one another to express ideas and opinions without being judged.
 3. Constructive feedback, such as helping a colleague reach a solution with support – not focussing on what was done 'badly' but on how a positive outcome can be found, with help if they need it.
 4. Regular meetings with colleagues to share ideas and information so we're all on the same page.
 5. Communicating in an open, clear, simple way.
 6. Taking up Walks with the Founder.
3. Respecting peoples' boundaries and space physically, verbally and emotionally.
4. Recognising that we all work differently.

5. Using inclusive language (please refer to the section on “Inclusive Language” below).
6. Being respectful of sharing an office.
7. Actively supporting one another, without judgement, to further create an inclusive work environment.
8. Allow people bad days, as we all have them. If someone isn't being as productive treat them fairly and allow them their space. Treat people as equals, there shouldn't be one rule for one person and another rule for someone else.
9. Never exploiting the trust of others within our workplace.
10. Checking in on a work colleague if you know they are having a challenging time.
11. Where there is a work-based problem (e.g. not enough training, you don't think you have the right tools to do your job, you think you need extra support etc.):
 1. raise it with the person you report to so you can work it out together, rather than raising it with the incorrect person or group.
 2. raise it *as and when the problem arises* rather than keeping it quiet until it becomes a huge problem.
12. Since we don't work with customers “face-to-face”, take extra steps to ensure exceptional customer support as customers cannot see for example that we are “in the middle of something” when they are calling us.
13. Being transparent about our roles, what we are working on and when support is needed.
14. When working from home, we are working and not doing the housework etc.
15. Taking responsibility for our workplace culture.

16. Holding each other accountable for embodying and supporting our workplace culture.
17. Continuing to talk about this policy, growing it together as a team.

We discourage:

1. Not being outwardly (or inwardly) compassionate when a colleague needs time off.
2. Not being open to new ideas – for example if a team member comes forward with an idea, another team member saying “No, we’ve always done it this way so it has to stay that way” is not how we work together.
3. Not keeping everyone up to speed – separate conversations, not sharing knowledge or updates that affect everyone.
4. We are a small office so always be aware of your surroundings and the way you behave in the office environment. It is very easy to forget how small of a team we are and it is really hurtful if people can overhear or see negativity aimed at them. Making other members of the team feel uncomfortable, belittling others, talking behind one another’s backs, or other kinds of demeaning or disrespectful behaviour will never be tolerated.

Please also refer to our Dignity at Work Policy for further details about bullying and harassment and what is not tolerated in our workplace.

Inclusive Language

ALA Insurance strives to create an environment where everyone feels valued and that they belong. As well as ensuring a safe space, we aim to challenge



conscious and unconscious biases. Communication is essential in our daily effort to achieve this, which is why we commit to being proactively thoughtful and mindful with our use of language.

Language is a powerful tool. Historically, it has excluded many people: individuals and groups have been marginalized and discriminated against because of their culture, race and ethnicity, gender, sexual orientation, age, disability, socioeconomic status, appearance and more.

To acknowledge and celebrate diversity and consider with sensitivity the experiences of all people, ALA Insurance recognises the need to avoid words, phrases, or ways of communicating that are harmful or exclusionary or reflect and propagate stereotypes and prejudices.

All team members should apply the following **6 overall inclusive language principles**:

1. **Put people first:** Default to person-first constructions that put the person ahead of their characteristics, e.g., instead of “a blind man” or “a female engineer,” use “a man who is blind” or “a woman on our engineering team.” People-first language keeps the individual as the most essential element; there is more to each of us than our descriptors. Mention characteristics like gender, sexual orientation, religion, racial group, or ability only when relevant to the discussion.
2. **Avoid idioms, jargons, and acronyms:** Jargon and acronyms can exclude people who may not have specialised knowledge of a particular subject and impede effective communication as a result.

3. When speaking about disability, **avoid phrases that suggest victimhood**, e.g., “afflicted by,” “victim of,” “suffers from,” “confined to a wheelchair”. Try to steer clear of euphemisms like “challenged,” “differently abled,” or “specially-abled,” too.
4. **Don’t underplay the impact of mental disabilities.** Terms like “bipolar,” “OCD” and “ADD” are descriptors of real psychiatric disabilities that people actually possess. They are not metaphors for everyday behaviours. Also, avoid derogatory terms that stem from the context of mental health, for example, “crazy,” “insane”, “mad”, “schizo,” or “psycho.”
5. **“Guys” is not gender neutral.** The “universal male” (i.e. using “guys” to mean “people”) assumes that the normal, default human being is male. “Although “he” and “man” are said to be neutral, numerous studies show that these words cause people specifically to think of males.

If you’re not sure, ask! Let’s all try our best to include language that reflects peoples’ choice and style in how they talk about themselves.

These examples list language to avoid and what to replace it with, as a step to proactively creating a more inclusive workplace. This list is not exhaustive, and we would encourage everyone to continually review them and make suggestions on an ongoing basis.

Resources

It's important for us all to keep learning. Here are some great online resources to help us all improve our awareness and understanding of how our use of language impacts one another:

- [Modern Dictionary](#) by **Self-defined**
- [Language Matters: Good Practice for Representing Diverse Identities](#) by **Ipsos**
- [Learn to use and promote inclusive language at work in 6 minutes](#) by **Learn Anywhere**

Accountability for our workplace culture

As with all our policies, everyone who is part of ALA Insurance's workplace is accountable for upholding, embracing and adhering to this policy. Following this policy is as fundamental as meeting team targets and adhering to our confidentiality policy. Therefore a breach of this policy will be handled in the same way as for example leaking information to a competitor.

Issues or concerns about adherence to our Workplace Culture Policy can be raised in line with our Grievance Procedure. The Disciplinary Procedure may be initiated for contraventions of this Workplace Culture Policy.



Review, Monitoring and Compliance

This policy was last reviewed in May 2026. It is next scheduled to be reviewed in May 2027 and annually, or if circumstances arise requiring a review before this time. This policy was reviewed by our HR Lead and a representative of JourneyHR who are responsible for the implementation of this policy.