

Policies and Standards

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CONTENTS

- 1. Policy register 3
 - 1.1. Standards 5
 - 1.1.1. Document control and versioning 5

1. Policy register

Purpose

Index of the policies and standards that the operational documents in this workspace implement. The register carries ownership and review status; the full policy texts remain in the corporate policy repository — this workspace links, it does not duplicate.

Register integrity

The policy register is the authoritative operational reference for linked policies, standards, and controlled templates used throughout this workspace.

Register (operational extract)

Document	Type	Owner	Review cycle	Implemented in
Customer Due Diligence Policy	Policy	Head of Compliance	Annual	KYC verification checklist (Customer Onboarding)
Intermediary Appointment Policy	Policy	Head of Distribution	Annual	Manage intermediary onboarding (Sales Operations)
Insurance Money Handling Policy	Policy	CFO	Annual	Premium reconciliation (Finance Operations)
Delegated Authority Standard	Standard	Chief Underwriting Officer	Annual	Referral SOP (Underwriting Operations), delegation matrix
Records Retention Standard	Standard	Head of Compliance	Biennial	Records sections of every SOP
Document Control and Versioning Standard	Standard	Head of Performance and Improvement	Biennial	This workspace's authoring rules — see child standard
Joiner-Mover-Leaver Access Standard	Standard	Head of IT	Annual	System profiles (Systems)
TOBA Template (current)	Template	Channel Manager	Annual	Agreement work instruction (Channel Management)

Operational usage guidance

Use this register to validate ownership, review cadence, and implementation mappings before updating procedural content or introducing new controls.

Governance rule

An SOP or work instruction that contradicts a registered policy is wrong by definition — fix the SOP or formally change the policy; never leave the contradiction standing with a local workaround.

 Policy conflict control

Operational procedures must never knowingly contradict approved policy or standards documentation. Resolve conflicts through formal governance review and controlled document updates.

1.1. Standards

1.1.1. Document control and versioning

Purpose

The authoring and control rules for every document in this workspace. Consistent structure is what makes the workspace usable as an internal CMS rather than a pile of files.

Governance principle

This standard defines the minimum authoring and control requirements for operational documentation maintained in this workspace.

Document types

Type	Prefix	Purpose	Review cycle
Overview	none	Orients a reader in a space	Annual
Standard operating procedure	SOP:	The controlled way a process runs	Annual, or on process change
Work instruction	Work instruction:	Keystroke-level steps for one task	Annual, or on system change
Checklist	none	Executable evidence artefact	With its parent SOP
Register / dictionary	none	Controlled reference data	Continuous, with change process

Mandatory elements

Every SOP and work instruction states: purpose, owner (one accountable role from the RACI), SLA or frequency where relevant, the procedure, and where its records go. Controls appear in the step where they operate, with their register ID.

Implementation guidance

Apply these standards consistently across SOPs, work instructions, registers, and checklists to preserve auditability, ownership clarity, and document traceability.

Versioning rules

- Documents are edited in draft and published deliberately; the published version is the version in force.
- Material changes (steps, controls, authorities) are announced at the ops review; editorial changes are not.
- Superseded procedures are archived, never deleted — retention per the Records Retention Standard.

 Control expectation

Material procedure changes affecting controls, authorities, or regulatory responsibilities must be communicated through the operational review process before publication.

 Writing rules

- Address the doer: "Validate the licence", not "The licence should be validated".
- One document, one job. A procedure that needs a second purpose statement is two documents.
- Reference other documents by title and space, and reference registers by entry ID, so links survive reorganisation.