Group Environment Policy Statement

EHS 002

Document control

Key document summary

Document reference	EHS 002		
Document status	Approved		
Owner	James Atack, Property Services Manager		
Approver	Michael Schenstrom Director of Group and Finance Operations		
Date approved	6 th September 2016		
Document location	SharePoint location		

Document draft history

Date	Version and		Author(s)	Action / comment
	status			
10-Aug-2011	0.1	Draft	James Atack	First draft in standard template
13-Sept-2011	0.2	Final	James Atack	Approved. Content updated.
10-Oct-2011	0.3	Live	James Atack	Minor change proposed by MG
6-Mar-2014	0.4	Draft	James Atack	Evolution of content throughout.
2-Apr-2014	0.5	Final	James Atack	Approved by SC for publication.
1 st Sept-2016	0.6	Final	James Atack	Review of content and approval by MS for publication

Document review history

Date	Version stat	Reviewer(s)	Action / comment	
dd-Mmm-yyyy				

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1. HISCOX GROUP ENVIRONMENT POLICY STATEMENT

Hiscox is a leader in specialist insurance. We seek to provide the best protection and peace of mind for our clients through high quality insurance products, backed with excellent service. We aspire to a reputation for integrity and quality.

It is our policy to have a responsible approach to identifying and then minimising the environmental impacts of our business activities and those that arise from our ownership and occupation of office premises. In doing so, we seek to reduce to a minimum the amount of waste our activities produce, and the amount of resources we consume.

This Environmental Sustainability Policy sets out the standards we aim to achieve throughout Hiscox Group activities. We commit to organising these in compliance with relevant environment legislation and regulation and other requirements.

We will enrol the support and commitment of our stakeholders in our environment ambitions by:

- managing the environmental impacts that arise from our business activities, and from the ownership and occupation of our office premises;
- investing in research to better understand the risks associated with climate change and changing weather patterns and incorporating the results into our insurance products and services;
- minimising our climate change impacts and purchasing, where possible and appropriate, energy from renewable sources:
- routinely measuring and recording the amount of energy, water and office consumables used in Hiscox office premises, and setting objectives and targets with the aim of reducing consumption over time;
- operating waste management systems that promote the recovery and/or recycling of as much waste as possible;
- sourcing, wherever possible, consumables from sustainable sources;
- operating a programme to replace air conditioning gases with environmentally-preferable alternatives;
- minimising the impact of our business-related international travel through the deployment of alternatives such as videoconferencing wherever practicable;
- favouring, where appropriate, the purchase and use of energy efficient office equipment and communications systems;
- encouraging awareness of environment issues and individual responsibility amongst our employees and supporting them in completing appropriate environment initiatives within their communities;
- involving our stakeholders, including our employees, contractors, suppliers, investors and customers in the development of our environment strategy;
- monitoring, measuring, auditing and reporting on our environmental performance, and setting
 objectives and targets with the aim of achieving improvement over time and of being recognised as
 performing well on these issues.

Michael Schenstrom
Director of Group and Finance Operations, Hiscox plc
September 2016