

REASSURED

Environmental, Social & Governance (ESG Policy Statement)

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1. Introduction

1.1 Ambition

Reassured aspires to achieving excellence in business. Defined not just by growth or profit, but by the commitment to create an ethical, lasting, sustainable business that the customers, employees and local communities can be proud of, all while maintaining the highest level of corporate governance.

This will be achieved by bringing together a diverse group of employees who are passionate about driving positive change to the business, the environment and the local community.

1.2 Scope of the policy

This Policy applies to all Reassured employees. It will act as the umbrella policy that will sit above any specific environmental, social and/or governance policies.

This Policy sets out the environmental, social and governance (ESG) topics which are relevant for Reassured and how these are incorporated in practice across our business.

1.3 Contact

All questions regarding this Policy should be addressed to the Chief People Officer (CPO).

2. Our Employees

Reassured's most important resource is its employees. As such, Reassured are strongly committed to:-

2.1 Employee development, engagement and retention

Employee development is an area that the company is committed to enhancing. At Reassured, all employees will have an appraisal a minimum of once annually, with regular check-ins, to give them the opportunity to set professional objectives and seek advice on further personal development.

Reassured aims to provide opportunities to obtain further professional qualifications for as many employees as possible where relevant and viable in addition to providing access to the online training portal for all employees. The eLearning content covers a wide range of learning topics to benefit all employees and departments.

Reassured is committed to engaging with employees and will conduct regular surveys to allow all employees the opportunity to express their views on a range of business specific and cultural topics. Feedback will be provided to all colleagues following survey responses being collated and reviewed.

The benefits offering to employees is under a constant cycle of review in order to ensure that the employees have access to benefits that provide them with the greatest value within the budget of the business.

2.2 Employee wellbeing

Reassured approach this area through the bespoke wellbeing strategy designed and continuously developed by the Business Psychologist, especially for the needs of the employees. It focuses on immediate support for individuals using wellbeing support and action plans, our team of trained mental health first aiders, and a series of wellbeing packs especially tailored to suit the needs of employees covering financial, physical and psychological wellbeing.

As well as the immediate support offered, the company offer positive longer term preventative approaches to help employees thrive at work having provided access to an Employee Assistance Programme (EAP), Healthcare benefit scheme and Occupational Health services.

2.3 Diversity, Equity, and Inclusion (DE&I)

The company is committed to promoting diversity, providing an inclusive and welcoming environment for all members of the community, and to ensuring that employment decisions are based on individual abilities and qualification.

The DE&I policy captures the commitment and outlines how Reassured strive for equal opportunities across the employment cycle. If an employee has a DE&I concern or believes the policy has been breached, a confidential reporting mechanism is available for employees to raise their concerns via the Whistleblowing Line.

Reassured have put together a diversity, equity and inclusion committee who meet quarterly to discuss any challenges minority communities face and to advise the business on ways the company can continue to promote diversity and inclusion in day-to-day actions.

All employees receive training on diversity and inclusion, with any hiring manager receiving advanced training on unconscious bias.

2.4 Health & Safety

The Health and Safety of each of the employees, customers, contractors, and other visitors is of fundamental importance to the company. All Reassured offices adhere to the company's H&S Policy in addition to set health and safety standards relevant to their specific location and operation, with an appointed person from our facilities team responsible for monitoring compliance.

In addition the Health and Safety Committee with representatives from all office locations and business areas meet once a quarter to discuss Health and Safety within the business and identify and concerns and trends.

Key H&S risks are assessed and managed routinely. Please see the Health & Safety Policy for more details, this can be found on Connect.

This overarching ESG policy is supported by underlying policies relating to employees, including:

- Employee Code of Conduct
- Health & Safety Policy
- Diversity, Equity and Inclusion Policy
- Charitable Donations & Activities Policy
- Hybrid & Home Working Policy
- Wellbeing Policy.

2.5 Charity

Reassured is committed to supporting local communities geographically around our offices and also on a wider national scale.

To enable this, there is a Charity Forum in place with representatives from all locations and areas of the business, this group meets on quarterly basis and are fully engaged in the desire to educate and fundraise to support key initiatives.

A local charity is nominated annually for each office location as well as a partnership with a national charity as voted by employees and reviewed annually.

Further details are available in the Charitable Donations and Activities Policy which can be found on Connect.

3. Our Clients & Products

The company is committed to providing the clients with the highest quality products, service and experience whilst upholding high levels of transparency and responsibility.

3.1 Business partner and supply chain management

The company is committed to having commercial business relationships with only those that are performing their business activities in full compliance with the laws, rules, and regulations of the countries in which they operate and that they conduct their business in an ethical and socially responsible manner, including the management of modern slavery and human rights risks.

This overarching ESG policy is supported by underlying policies relating to our clients and products, including:

- Supplier Code of Conduct Policy
- Spend Approval and Procurement Policy
- Product Governance Policy
- Information Security Policy
- Modern Slavery & Human Trafficking Policy
- Information Classification Policy
- Business Continuity Policy
- Compliance Breach & Incident Management Policy
- Account Control Policy
- Application Control Policy
- Patching and Vulnerability Policy
- Data Retention and Deletion Policy

- Password Policy
- Access Control Policy
- Major Incident Process
- Physical Security Policy
- Supplier Management Policy
- Data Protection Act Policy
- Hybrid & Homeworking Policy.

4. Our Environmental Impact

At the company it is understood the urgency with which society and businesses must address the impacts of climate change. As such Reassured are committed to minimising our impact on the environment and adhere to all applicable environmental laws and regulations. Due to the nature of the activities, the main environmental impacts relate to:

4.1 Climate change / transition to net zero

At the company it is acknowledged the role in the transition to the low carbon economy as well as the risks and opportunities that this presents. The company's aim for the future is to fully understand its carbon footprint and establish how this can be reduced and mitigated as appropriate.

4.2 Energy consumption

The company is committed to reducing energy consumption where possible by implementing energy efficiency initiatives at each office location. This includes automatic lighting sensors, LED lighting, active communication to staff to be turn of equipment. All measures are specific to each office environment. Reassured also actively engage with managing agents to support building wide initiatives where these are introduced.

When any office move is proposed, the energy efficiency / sustainability of any new premises will be considered before committing to a lease to include the % of energy supplied to the building through renewable sources and availability / accessibility of electric charging points.

4.3 Travel management

The company can reduce the environmental impact by limiting business travel. The travel policy has been revised to use virtual meetings where possible and where not possible to encourage car sharing or use of more environmentally friendly modes of transport.

The hybrid working policy will also allow more employees to work from home a greater percentage of the time creating a reduction in GHG emissions through reduced commuting.

4.4 Waste management and circular economy

The company is committed to waste minimisation and recycling across all our locations / operations.

Due to the nature of the activities only small volumes of office waste is produced by the operations; however, all locations / offices practice responsible waste and recycling programmes and strive to minimise waste to landfill. The company has provided all locations with mugs, glasses, crockery and cutlery to minimise the use of single use plastics.

This overarching ESG policy is supported by underlying policies relating to environmental impact, including:

- Travel Compensation Policy
- Hybrid & Homeworking Policy.

5. Our Approach to Governance

At the company, we are committed to Governance and have a strong focus on the following areas which are important to our business and operations.

5.1 Legal and regulatory compliance

The company is committed to maintaining compliance with legal and regulatory requirements in the regions where it operates and uses legal advisors to provide support where needed in addition to its dedicated legal staff.

5.2 Business ethics

It is the policy to conduct business in an honest and ethical manner and ensure compliance with all relevant legal and regulatory requirements related to the following areas:

- Anti-bribery and corruption (ABC). The company take a zero-tolerance approach to bribery and corruption and are committed to acting with integrity in all aspects of our business. The company undertake a structure, transparent procurement and cost governance process to ensure that bribery and corruption risks are avoided and in line with our ABC Policy. The company also build employee awareness of bribery and corruption through mandatory annual training for all employees and monitor completion of this centrally.
- Gifts and hospitality. The company believe that we should not receive benefits of any kind from third parties which might reasonably be seen to compromise our personal judgement and/or integrity. The ABC Policy sets out the approach to the offering and receipt of gifts and corporate hospitality and applies to all persons working for the company, or on behalf of the company, in any capacity.
- Anti-Competitive Behaviour. The company operate based on the principle of fair trade and competition. As such the company ensure all our activities conform with all applicable competition regulations.
- Anti-money laundering (AML). The company are committed minimising and preventing the extent to which Reassured can be used to further financial crime. The company identify and review our AML risks on an annual basis, institute relevant AML safeguards to ensure continuous compliance with legal and regulatory requirements, and provide AML training to relevant employees, which is monitored centrally.

5.3 Whistleblowing procedure

The company encourages all employees and external stakeholders who have serious concerns about any aspect of our operations to come forward and voice those concerns via our formal reporting system. We have an independent, anonymous whistleblowing mechanism which our employees can use to raise any concerns or report any behaviour that breaches our policies. We have a robust structure in place to address and resolve the concerns raised. Information on how to access this can be found in our Whistleblowing Policy on Connect.

This overarching ESG policy is supported by underlying policies relating to Governance, including:

- Code of Conduct
- Anti-Bribery and Corruption Policy
- AML & Financial Crime Policy
- Anti-Fraud Policy
- Conflicts of Interest Policy
- Product Governance Policy
- Whistleblowing Policy.

6. Policy Integration

The company recognises the importance of gaining commitment to the ESG policy from all levels within the organisation: from senior management, internal functions, the employees, the partners, and the suppliers, all of which are responsible for adhering to the principles of this policy.

6.1 Exceptions

The CRCO and CPO must approve all exceptions to this Policy.

6.2 Review

This ESG policy and underlying ESG-related policies will be reviewed on an annual basis by the CPO and updated if required to ensure that they continue to reflect our vision and commitments.

Version & Update History

Version	Date	Details of Update	Author	Internal / Owner Approval	Date Approved	Board / Committee Approval	Date Approved
V1	30/10/23	New Policy	Rob Crabb, Director of People & Culture	Mareena Flint, CPO	31/10/23		
V1.1	01/12/24	Rebranded. Job title changes. Revised list of policies.	Karen Williams, HR	Rebecca McKenna, HR	24/01/25		
V1.2	27/02/26	No material change.	Karen Williams, HR	Phil Byrne, CRCO	02/03/26		

Policy Owner: Team People

Next review date: 02/03/2027