Sustainability Policy

Version 1.1

Hastings

30 April 2026

Contents

1. About this Policy....2
2. Purpose....2
3. Scope of this Policy....2
4. Sustainability commitments and core principles....2
5. Measuring and reporting....3
6. Governance....4

Sustainability Policy

1. About this Policy

1.1 This Sustainability Policy ("Policy") sets out the commitment of the Hastings Group (the "Hastings Group", "we" or "our") to conduct business ethically and responsibly by understanding and complying with relevant legal and regulatory requirements, and relevant standards, in all jurisdictions where it operates.

1.2 The Hastings Group comprises the ultimate UK parent entity, Hastings Group (Consolidated) Limited and its subsidiaries, including its immediate wholly owned subsidiary Hastings Group Holdings Limited ("HGH"), its primary trading subsidiaries Hastings Insurance Services Limited ("HISL"), Hastings Financial Services Limited ("HFSL"), and Advantage Insurance Company Limited ("AICL"), and other operating subsidiaries (the "Hastings Group"). The respective board of directors of HISL, HFSL and AICL is the governing body of each respective subsidiary, which is each separately authorised and regulated in its own jurisdiction. HISL and HFSL by the UK Financial Conduct Authority, and AICL by the Gibraltar Financial Services Commission. The Hastings Group is wholly owned by Sampo plc ("Sampo").

1.3 This Policy is intended not to be materially inconsistent with Sampo's Human Rights and Labour Practices Statement and if any changes are made to the Sampo's Statement which compromise inconsistency with this Policy, discussions will be held with Sampo, in good faith, to resolve any discrepancy in the appropriate manner.

1.4 All of our actions are based on our 4Cs cultural framework which focuses on getting things right for our colleagues, customers, company, and community.

2. Purpose

2.1 Hastings Group is committed to driving sustainable practices across all areas of our business. Ensuring that we operate lawfully, with integrity and transparency is critical to the success of our business. We remain committed to making a positive impact, in a sustainable manner and recognise this is vital to ensuring we meet the needs of our colleagues and customers, and for running a successful, responsible business that respects and nurtures the environment and the communities within which we operate.

2.2 Our approach is built upon the foundation of our 4Cs cultural framework, colleagues, customers, company and community, which guides us in making balanced decisions that reflect our values and commitment to being a good company.

3. Scope of this Policy

3.1 This Policy applies to all Hastings Group entities, locations and activities, Hastings Group colleagues and its stakeholders. We ask our outsourcing partners and suppliers to align to this Policy as part of our Supplier Code of Conduct.

4. Sustainability commitments and core principles

4.1 Our commitment to sustainability is underpinned by the following core principles, known as our four areas of focus. This approach is key to our success and financial growth, enabling us to operate profitably and sustainably and to support our communities and the environment:

Value our colleagues and customers

(i) Provide colleagues with a safe, supportive workplace, offering training and coaching to help them be the best version of themselves and achieve good outcomes for our customers.

(ii) Work to raise colleague awareness in respect of environmental and climate related challenges.

(iii) Deliver simple and straightforward services that are fair, transparent and being there, when our customers need us the most.

Support our communities

(iv) Invest in and support the communities within which we operate, this includes charitable activities, community engagement and initiatives that promote social wellbeing and environmental sustainability.

(v) Aim to be a good company, using our professional services in addition to financial support to help where we are able.

Reduce our environmental impact

(vi) Reduce the consumption of resources (energy, water etc) and waste generated from our business operations and support a circular economy.

(vii) Maintain Carbon Neutral status whilst working towards our aim of being net-zero by 2050 and achieving our Science Based Targets (SBTs) for emission reduction.

Operate responsibly

(viii) Ensure we operate ethically, lawfully and with integrity.

(ix) To comply with sustainability and Environmental, Social and Governance ("ESG") legislation and regulations to which each Group entity is subject.

(x) As a signatory of the United Nations Principle for Responsible Investment (UN PRI), we commit to the 6 Principles for Responsible Investment. We exclude investments in tobacco, controversial weapons, and coal, while regularly reviewing our portfolio for other sensitive industries.

(xi) To support the United Nations Global Compact (UN Global Compact) and implement its principles into our policies and business practices.

(xii) Contribute to the United Nations Sustainable Development Goals (SDGs).

(xiii) Engage with our suppliers on sustainability matters, aiming to drive continuous improvement and optimising sustainable procurement.

(xiv) Aim to create a culture that considers sustainable concepts in everyday business decisions and activities.

(xv) Proactively identify, manage, and remediate sustainability risks, including integrating ESG considerations into our risk management framework and engaging, where appropriate, with stakeholders and affected parties, while also strengthening our resilience to a changing climate through appropriate process and operational adaptations.

(xvi) Ensure all sustainability related communications and claims are transparent, evidence-based and complaint with UK green claim regulations.

5. Measuring and reporting

5.1 We will monitor and review our performance against our sustainability principles and commitments set out in this Policy and report as appropriate.

5.2 As a subsidiary of Sampo, we also provide information for annual and quarterly sustainability reporting obligations of the European Union.

5.3 Our progress against targets, as well as information on sustainable activities is made publicly available on an annual basis via the publication of our Hastings Group Sustainability Report.

6. Governance

6.1 The HGH Board has overall responsibility for approving and reviewing this Policy. It is reviewed and updated as necessary, and in any event, at least annually.

6.2 The Group Chief Financial Officer is accountable for defining and implementing the Hastings Group's sustainability strategy.

6.3 This Policy is available both internally on our intranet for colleagues and publicly on Hastings Group's corporate website.