

# Driving Progress



## Introduction

We are an agile, data driven, digitally focussed insurance provider, delivering straightforward products and services to 3.2 million car, bike, van, and home insurance customers in the UK, and we employ over 3,200 colleagues across sites in Bexhill, Leicester, London and Gibraltar. Our vision is to be the best and biggest digital insurance provider, powered by our belief in doing the right thing and enabling us to deliver sustainable long-term value.

Hastings Group ("Hastings", "Group") comprises the ultimate UK parent entity Hastings Group (Consolidated) Limited and its wholly owned subsidiaries, including its two main operating businesses - Hastings Insurance Services Limited (trading as Hastings Direct), in the UK, and Advantage Insurance Company Limited, in Gibraltar. This report refers to activities conducted at the operating entity level within the Group.

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# Driving progress for a sustainable future

"We've continued to make strong progress on our commitments to our colleagues, customers and communities through these uncertain times and I'm proud of how we're working together, to drive progress for a more sustainable future."

## Committing to a sustainable business

We're committed to reducing our impact on the environment and have set ambitious goals in support of our pledge to become a net-zero company by 2050 or sooner. We've made a commitment to the Science Based Target initiative (SBTi) to set both short and long-term targets, backed by science and have become signatories to the United Nations Principles for Responsible Investment (UN PRI).

We continue to work on reducing the carbon intensity of our investment portfolio, exceeding our annual target of a 6% reduction in 2022, in line with our goal of a 50% reduction by 2030. I'm proud that Hastings has been certified CarbonNeutral® for a third year running and we continue to take action to reduce our operational waste and energy use.

Embedding sustainability into our culture remains a key focus. During 2022 we launched our Go Green initiative with our network of Green Ambassadors striving to raise awareness and promote sustainable habits across our workforce. We've also introduced environmental, social, governance considerations into our supply chain through information gathering and sharing to influence change on a wider scale.

**Toby van der Meer**  
Chief Executive Officer



"We've continued to make strong progress on our commitments to our colleagues, customers and communities"



## A positive impact on society and the environment

I'm really pleased with the actions we take to continually support our colleagues, customers and communities. During 2022 we delivered a number of projects that contribute positively to society and our environment, with key highlights being:



Helping colleagues through the cost of living challenges in the UK by creating a support package



Reduced our carbon footprint by 59% compared to our 2019 baseline, exceeding our original target of a 50% reduction by 2022



Continuing to keep customers at the heart of what we do, making a number of changes to our customer journeys, with a more simple and straightforward experience whilst maintaining a focus on delivering good outcomes for our customers



Impacting society and the environment positively on a wider scale through the carbon offset and removal projects chosen for our 2022 portfolio



Encouraging colleagues to be who they are in the workplace and making progress on embedding our inclusive culture supported by our colleague led Inclusion Council



Invested in our wider leadership community, recognising the opportunity they have to help all colleagues realise their potential in the success of our business



Recognised as 9th in the Top 50 UK Inclusive Employers list



Launching a programme of information sharing and educational events, bringing colleagues together to create professional networks and relationships in support of achieving our long-term goals



£440,000 of support to good causes, as we continue to serve our local communities with colleagues collaborating to raise funds and support those in need



Working with our suppliers to provide more sustainable options for our customers as part of our claims journey



# Driving sustainability through our 4Cs and areas of focus

We continue to embed sustainability in our culture through our 4Cs ways of working and our core value of doing the right thing which supports our ESG 4 areas of focus.

We believe that by creating the right culture for our colleagues and providing them with the right tools to do their jobs, they will do more for our customers. This in turn enables us to continue to grow as a company in a profitable and sustainable way and allowing us to invest in our communities, society and the environment.

At Hastings we believe the best way to have a bigger impact on sustainability challenges is for everyone to play their part by doing what they can, raising awareness and working together as a community to do the right thing and drive change.



## Delivering our ESG strategy through 4 areas of focus



**Valuing our colleagues and customers**



**Supporting our communities**



**Reducing our environmental impact**



**Operating responsibly**



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## 1 Valuing colleagues and customers



**Supported colleagues with cost of living package, including free meals in our onsite canteens**



### New customer contact platform

Launched a new customer contact platform, making things more simple and straightforward for our customers



**30%**  
**women in senior roles**

Met our target of 30% women in senior roles, continuing as a signatory to the Women in Finance Charter

**Our car and home insurance products have been awarded top ratings in the Moneyfacts Ratings for 2023**



## 2 Supporting our communities

**£97,000**  
**in donations for 85 local causes**

Supported 85 local causes, with a total of £97,000 made in donations

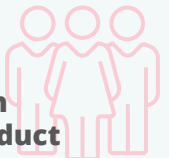


**£39,000**  
**raised by colleagues**

Colleagues raised over £39,000 for charities and communities in 2022



**£79,000 raised for The Pink Ribbon Foundation through our Insure Pink product and Hastings Golf Day**



**1600**  
**colleagues helped our local community**

1,600 colleagues provided 12,000 hours which is £223,000 worth of practical help across our local communities



### 3 Reducing our environmental impact



Removed single use cups from our offices, saving 87,000 cups from entering recycling streams



**81%**  
reduction



Reduced our Scope 1 & 2 carbon emissions by 81% from our 2019 baseline

Launched our Go Green programme and established a network of Green Ambassadors working to promote sustainability across the business

**31**  
environmental community days



31 environmental based community days, helping conserve and improve local nature based areas

### 4 Operating responsibly



**Safer driving**

Helped customers adopt safer driving habits through our YouDrive telematics product, by enabling customers to monitor their driving behaviours through measuring driving data such as: phone use, speeding, accelerating, cornering and braking

Launched a Green Earth initiative, allowing customers to opt for planting trees instead of taking a courtesy car



**AA**  
ESG rating



Maintained MSCI\* aligned ESG score of "AA" on our investment portfolio

Committed to setting science-based emission reduction targets with Science Based Target initiative (SBTi)



\*MSCI is an investment research firm - Powering better investment decisions - MSCI

## ① Valuing colleagues and customers

### Commitment to our colleagues

We're committed to supporting our colleagues to realise their full potential. By developing colleague skills and capability, building a diverse and inclusive business with easy access to learning opportunities and an extensive reward, benefits and wellbeing programme, we enable colleagues to be their best self at work. We recognise our colleagues are critical to our success as a business and because of what we offer, we've seen great colleague engagement, supporting the delivery of positive customer experiences and outcomes.

**We saw our highest ever employee engagement score in 2022 with 81% of colleagues agreeing that they "could feel comfortable being themselves at Hastings"**



"We're proud of our network of 59 Wellbeing Champions and 46 Mental Health First Aiders who support our colleagues alongside their day jobs"



### Investing in colleague wellbeing

We're proud of our wellbeing offering, ensuring that colleagues have access to a wide range of resources and wellbeing platforms for themselves and their families, as well as to a growing network of Wellbeing Champions and certified Mental Health First Aiders.

2022 saw our wellbeing programme celebrate its 5th anniversary with a range of activities from talks and webinars run by our providers, lunchtime yoga and meditation sessions, through to a virtual cooking class. We also introduced our Wellbeing Charter and new guidance policies for leaders and colleagues on the menopause.

We continue to focus on supporting colleagues through our network of Wellbeing Champions and Mental Health First Aiders. Colleagues fulfil this role alongside their day job and act as key contacts whilst promoting preventative healthcare via the tools and resources available within the wellbeing programme.

Our wellbeing events calendar has key themes and activities each month as part of our ambition to support mental, physical, financial, and social

health and wellbeing of our colleagues, and in addition to this we've invested further in wellbeing related training. During 2022 we launched:

- Our 1-day mental health workshop for leaders giving them confidence to proactively manage their own and their team's mental health, with 101 leaders attending
- A new 5 module development programme for all our Wellbeing Champions, supporting them with sharing key messages in their teams and being comfortable holding conversations with peers, leading to early intervention support for colleagues

Wellbeing and inclusion go hand in hand and we've been raising awareness of how the menopause can affect colleagues within the work place by collaborating with experts to create our Menopause Guides for colleagues and leaders as well as hosting an event for World Menopause Day in October with a panel of experts giving talks and classes. We also continue to make menstrual products free to all colleagues and plan to develop this offering in the future.



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## Focus on financial wellbeing

The rise in the cost of living in the UK is affecting everyone. Worrying about finances can take a huge toll on mental and physical health, relationships, and overall quality of life. In line with our 4Cs culture, we want to support colleagues through this and as such created the below package:

- All colleagues earning up to and including £45,000 per annum benefited from an immediate, minimum 5% pay rise and a £500 bonus included in the October pay
- Pay reviews for colleagues earning over £45,000 were brought forward from March to January
- From October to December, colleagues were able to access free meals in our Bexhill and Leicester offices
- Re-introduced £200,000 Colleague Hardship Fund, supporting colleagues experiencing financial difficulties with confidential financial help

After pension contributions we continue to pay the real Living Wage and offer a range of savings across retailers through our discounts app and offer a tech scheme assisting colleagues with saving money on electrical goods, with the cost spread over 12 months, interest free. We also have a wide range of practical support through our wellbeing programme, including our partnership with financial wellbeing providers Nudge who delivered a 'navigating cost of living' series of workshops with a focus on energy, food and budgeting.

## Our inclusive and diverse workforce

We recognise and celebrate our diversity and aim to be as inclusive as possible for all, which is reflected in our 9th place ranking among the Top 50 UK Inclusive Employers for 2022, an improvement of 20 places from 2021.

We know the value that having a diverse workforce brings to our company and we work to attract, develop and progress colleagues from a wide range of backgrounds. We deliver this through:

- Participating in the 30% club external mentoring programme for women, with 19 colleagues taking part in 2022 across both Mission Include and Mission Gender Equity programmes
- Being a signatory to the Women in Finance Charter, meeting our target of achieving 30% female representation in senior roles in 2022 with senior female leaders joining us in roles across Claims, Commercial and Underwriting departments, specialisms that typically attract male candidates
- Regularly reviewing our policies and practices in line with our ambitions to be an inclusive employer, including updating our mandatory training for all colleagues



"We opened our Bexhill office to colleagues and their families after storms Eunice and Franklin hit, providing clean water for drinking and personal hygiene with access to our onsite shower facilities after the storms left over 200,000 homes in the South East without power and water."



- Partnering with Generation, a non-profit organisation that specialises in training skilled but underemployed candidates from diverse backgrounds in data and analytics. We have hired 11 new colleagues in data roles, helping to create early career opportunity alongside our graduate programme
- Our Inclusion Council continues to advocate positive change for colleagues, and have championed our Carers Leave pilot giving colleagues 37 hours paid leave to help with their caring responsibilities
- Raising awareness on a wide range of topics related to diversity through our Talking Inclusion webinar series. Topics covered in 2022 included: social mobility, neurodiversity in the workplace, banter at work, intersectionality, and race
- Supporting Bexhill and Leicester Pride events with colleagues, friends and families joining the parades
- 2023 will see us focus more on social mobility, inclusion, and neurodiversity in the workplace as priority areas

## Talent and development – encouraging growth

We're dedicated to supporting and enabling our colleagues to succeed, and continue to develop our wide range of learning resources to encourage colleagues to realise their potential and pro-actively develop their skills and careers with us.

Alongside our standard regulatory and mandatory training we offer a range of apprenticeships at different levels, enabling colleagues to gain professional qualifications whilst in their role with 40 colleagues starting apprenticeships in 2022. Funding for externally certified training is also available for all colleagues subject to agreement, with 32 courses across 294 colleagues funded in 2022.

Many of our colleagues complete and evidence their continuous professional development (CPD) training each year which is tracked and reported through our in-house system to ensure compliance.

Leaders play a pivotal role in the on-going engagement, commitment and development of our 4Cs culture and how this is experienced by colleagues, more importantly as we settle into hybrid working practices. During 2022 we launched our Leading for Growth development programme for our whole leadership community, designed to build leadership capabilities, enable leaders to help colleagues realise the potential they hold and build greater awareness of our business model, strategy and growth ambition through an aligned leadership team. Additionally 256 operational leaders completed a leadership programme creating consistent principles, tools and frameworks, enabling leaders to coach and manage their teams effectively.





## Customers - At the heart of everything we do

Our customers are at the heart of everything we do and we're committed to delivering good customer outcomes and fair value. We take a continuous improvement approach to our customer journey, striving to enhance customers' experience, offering flexibility whilst keeping it simple and straightforward.

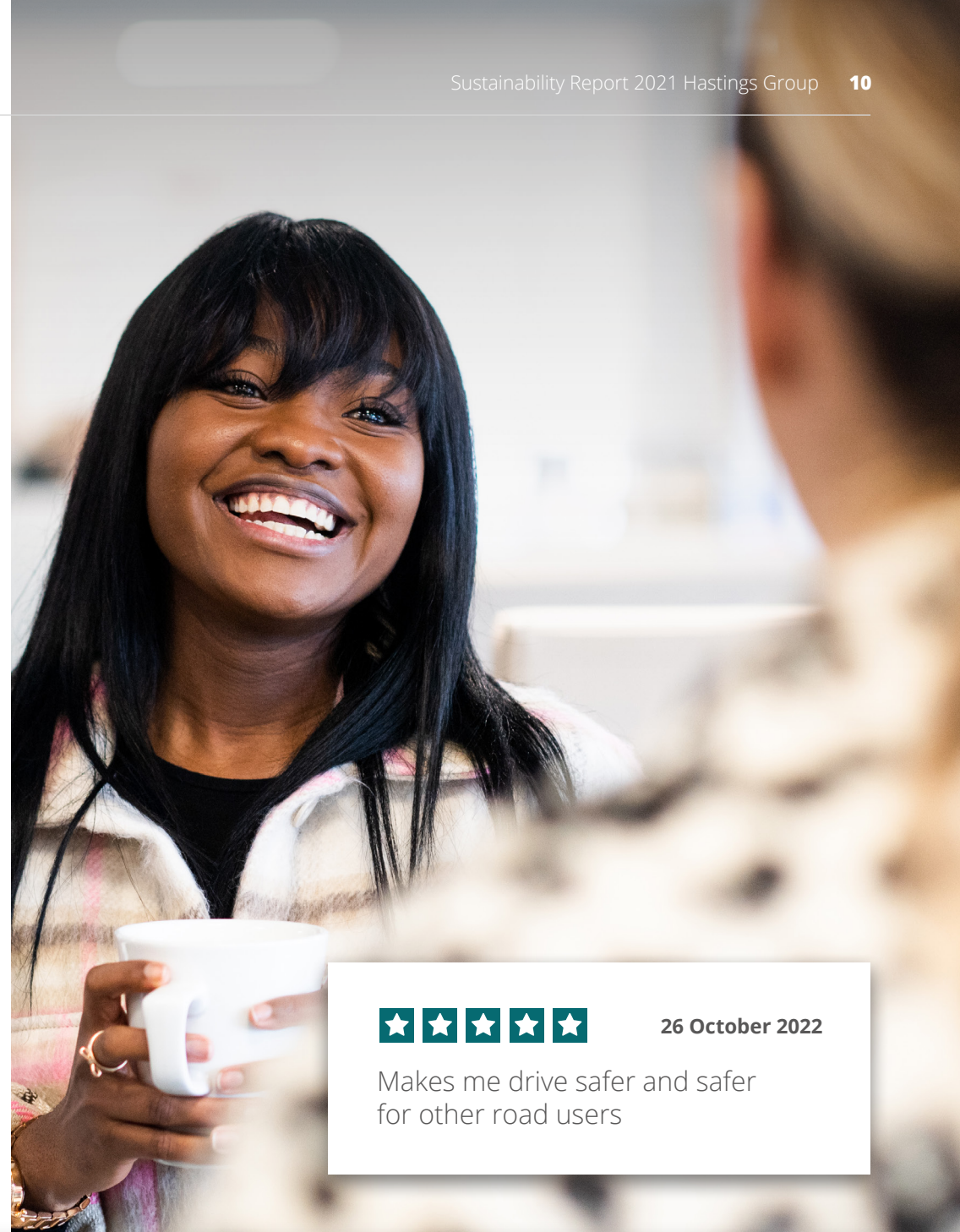
During 2022 we made a number of improvements to our customer journeys such as:

- Implementing a new customer contact system, making the journey easier for customers with fewer options for them to go through before speaking to an agent when contacting us
- Delivered a new process in claims, providing customers with a clearer, quicker and more straightforward journey
- Launched new and improved websites for Bike and Van insurance products and for two of our motor brands, Insure Pink and People's Choice

Feedback from customers on these new journeys remains positive, with customers rating the car insurance buying experience 4.3 out of 5 for ease of use. In 2022 we also exceeded our Customer Satisfaction (CSAT) target for the year, with our Net Promoter Score (NPS) improving by +1 point on our 2021 score.

As one of the largest telematics providers in the UK with our YouDrive insurance product, we're helping customers adopt safer driving habits, by enabling them to monitor their driving behaviours through measuring driving data such as, phone use, speeding, accelerating, cornering and braking.

**"Our car and home insurance products have been awarded top ratings in the Moneyfacts Ratings for 2023".**



26 October 2022

Makes me drive safer and safer for other road users



## ② Supporting our communities

We're committed to having a positive social impact, using our skills and resources to act as a force for good by serving and supporting our local communities.

**We approach our community service and support in the following ways:**



### Community grants

Our community grant scheme enables colleagues, community groups, good causes and local individuals to submit a request for support, which can be either practical, financial or professional. During 2022 we supported 85 local causes, with a total of £97,000 made in donations.



### Colleague fundraising events

Our colleagues supported two national fundraising days in 2022, Comic Relief and Macmillan Cancer Support, raising a total of £7,000.

Hastings colleagues raised £39,000 in 2022. Following employee feedback a change of approach for future fundraising will see less focus on national events and more on local charities, good causes, and communities.



### Supporting the Pink Ribbon Foundation

Our Insure Pink product donates money for every insurance policy purchased to Pink Ribbon Foundation, a breast cancer charity. Our customers helped us raise £72,000 in 2022 for this good cause.

We also held our third Hastings Golf Day in 2022, raising £7,000 for the Pink Ribbon Foundation. Meaning we made a total of £79,000 for this charity in 2022.





## Community days

All colleagues are encouraged to play an active part in supporting their communities through our paid community day programme. During 2022, 1,600 colleagues provided 12,000 hours in practical support, which equates to £223,000.

In September we ran a 'great big community month' with over 1,766 hours of colleagues' time given to charities and communities.



## Professional and specialists communities

We have many colleagues and teams who work in specialist areas and support their wider communities across the financial services industry.

During 2022 our Chief information Security Officer (CISO) and CISO Programme supported 'The Source' - a global community for women in cyber who want to learn, connect and exceed by providing them with mentoring, networking and resources to inspire and empower women at all stages of their career.

IT colleagues also took part in Microsoft's Innovation in Insurance discussion panel to showcase how we're making best use of their technology to drive better colleague and customer experiences.



## Empowering the next generation

We're passionate about helping others to realise their potential and work with local schools to deliver educational programmes and workshops which are additional to the national curriculum.

In 2022 we ran our FutureReady programme with schools in Bexhill and Leicester, helping 213, 13 to 14 year old students make better life choices by pairing them with a business mentor, motivating and inspiring them to become the best version of themselves.

As part of our partnership with Women in Data we developed and delivered a Careers in Data workshop to 22, 12 to 13 year old, female students in a Bexhill school, introducing them to the world of data and potential career options.

**FUTUREREADY**  
Creating your best future



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### 3 Reducing our environmental impact

Our commitment to reducing our impact on the environment and climate change continues to grow; during 2022, we made a commitment to set near and long-term science based emissions reduction targets through Science Based Target initiative (SBTi) as part of our net-zero roadmap.

#### Our Carbon Footprint

We are proud to maintain our CarbonNeutral® certification for a third year running, and recognise that this is a shorter term solution whilst we work towards reducing emissions across all three scopes to zero, or as close to as physically possible to meet our target of being net-zero by 2050 or sooner.

During 2022, we launched our hybrid working model enabling our colleagues to work in a more flexible way, with a blend of home and office based working. This provided us with the opportunity to make best use of our office spaces and mothball some underutilised areas. The activity supported reduction of our carbon footprint by decreasing our energy use in lighting, heating, air conditioning and removing over 800 workstations drawing stand-by power, which is visible in the reduction of our scope 1 & 2 emissions.

In 2022, our Leicester canteen service provider has signed up to the Cool Food Pledge, committing to reduce GHG emissions associated with the food we serve, by 25% by 2030.



#### Our overall carbon footprint

Total Tonnes CO <sub>2</sub>	2019	2020	2021	2022
Scope 1 & 2 emissions	1,093	611	259	212
Scope 3 emissions	525	669	637	1184
Total organisational footprint	1,618	1,280	896	1,396
Total organisational footprint minus working from home emissions	1,618	752	387	656

Hastings have offset 100% of these emissions and are certified CarbonNeutral® Organisation.



## Our Carbon Footprint continued...

We have reduced our carbon footprint by 59% compared to our 2019 baseline, exceeding our original target of 50% reduction by 2022; this excludes our working from home emissions as these were not calculated when targets were set in 2019.

Including working from home emissions, which have been calculated using the Department for Environment, Food and Rural Affairs (DEFRA) emissions factors, our carbon footprint shows an overall carbon footprint reduction of 14% from our 2019 baseline.

Our scope 1 and 2 emissions have reduced by 81% from our 2019 baseline as a result of switching to renewable energy providers and mothballing space and equipment across our two main sites. Following the lifting of travel restrictions and the introduction of a hybrid working model, we have seen an expected increase in our scope 3 emissions since 2021.

We aim to improve our data capture and be transparent wherever we can, including a constant review of enhancing our voluntary scope 3 emissions data, allowing us to baseline, manage and reduce emissions. To support science-based target setting in 2023, we will be baselining our GHG emissions from 2022.

## Reducing waste

We have continued to send zero waste to landfill from our UK sites and maintain focus on reducing our waste. We are proud to offer a wide variety of waste disposal options in our offices such as recycling and composting. We

have removed all single use coffee cups, plastic drinks bottles and containers from our onsite canteens, saving 87,000 cups from entering waste streams at all, and leftover food from our canteens has been donated to local food banks and homeless charities.

## The launch of Go Green

We know that raising awareness of environmental issues, and sharing information on how we can all play our part is key to reaching our goals. In 2022, we launched an internal sustainability programme 'Go Green' which comprises of a network of Green Ambassadors, working to raise awareness and engagement within their teams and across the business alongside our Go Green Travel agenda, encouraging and supporting colleagues to use more sustainable transport methods by working with local providers and councils alongside promoting our cycle to work scheme.

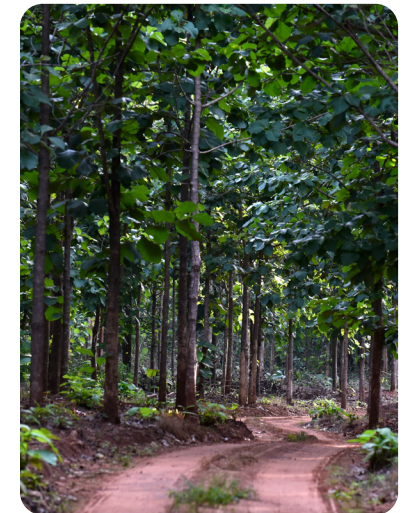
Our Go Green 2022 activity included running Veganuary workplace challenges supported by nutritionists and onsite canteens, Earth Day quiz competitions, free bicycle maintenance and a 'New 2 Me' swapping event where colleagues are encouraged to swap items rather than shop in the lead up to the December holiday period.

## Caring for our environment

During 2022, we continued to focus on environmental support, working with the local councils in Bexhill and Leicester, providing 31 days of practical, hands-on help in the shape of beach adoption, beach cleaning and litter picking, tree planting, conservation and local park improvements.



We hosted our first 'New 2 Me' item swapping event in November, with colleagues taking part in a more sustainable and affordable method of 'shopping' for items that are new to them.



We offer colleagues discounts on train and bus tickets across our two main sites



## Sustainable supply chain

In addition to raising awareness internally, we have been working closely with our supply chain to reduce waste and use of resources, including working with all venues hosting our events to ensure all drinks and catering containers used are recyclable and compostable.

In 2021 we introduced recycled or 'green' parts within our approved repairer network and to date we have fitted some form of recycled part(s) on circa 5% of all repairs saving 15,000kg of CO<sub>2</sub> - , that's the same as driving around 54,561 miles in the average UK car.

February 2022, saw the launch of The Green Earth scheme which allows our customers the opportunity to opt out of a courtesy car and instead have a tree planted on their behalf. So far we have avoided the use of 671 courtesy cars with around 3.5 trees a day being planted on behalf of our customers.

We made changes to our IT infrastructure with a switch from data centres hosted in our offices, in climate-controlled rooms, to a cloud-based solution. This provides carbon emission reductions (which are estimated to be significant) and helps our longer-term sustainability with reduced running costs, better scalability, and increased IT efficiencies. This also gives us access to accurate, real-time emissions data, which we plan to include in our future voluntary scope 3 carbon footprint reporting.





## Trees, Bees and more...

With our commitment to set net-zero goals, we've chosen to focus on supporting carbon removal and offsetting projects with additional social benefits, maintaining our CarbonNeutral® status, whilst we work to reduce our emissions.

### Community Reforestation Ghana

This project offers a wide range of benefits, including improving local economy through job creation, working to reduce inequalities and hunger, improving sanitation and re-building sustainable forest areas.

### Global Renewable Energy Portfolio

This option finances clean energy projects across the globe that displace electricity powered by fossil fuels, improving energy security.

### Supporting UK Nature Based Projects

We continue to contribute towards projects closer to home, in addition to our carbon neutral projects by supporting reforestation and peatland restoration in the UK.



**PEATLAND  
CODE**



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## 4 Operating responsibly

Ensuring that we operate in an ethical, lawful and honest way is essential to the success of our business and is reflected in our core value of 'doing the right thing'. We're committed to doing the right thing and creating positive impact in a sustainable way as we work towards our ambitious goal of becoming the best and biggest digital UK insurance provider.

### Responsible underwriting

As an insurance business it is critical for us to approach underwriting and investments in a responsible and sustainable way, considering ethical matters and the environment in our decision making.

Our underwriting decisions are based on data, enabling us to respond quickly to changes in the market, including changing customers' requirements and behaviours.

During 2022, our fixed income portfolio's average MSCI ESG rating has been maintained above target at "AA".

Our investment portfolio is mainly high quality, fixed income bonds and our exposure to sensitive sectors, such as fossil fuels and gambling, is minimal. We don't invest in tobacco, controversial weapons or coal and we regularly review the portfolio's exposure to other potentially sensitive industries and our exclusion criteria for investment.

We follow the principles of the UN Global Compact and work with our investment managers to make decisions on further actions for any companies that we invest in who do not meet these standards. All our current external investment managers are signatories to the UN PRI and have responsible investment and active engagement policies.

During 2022, the carbon intensity (T CO<sub>2</sub>/\$MM) of our portfolio exceeded the targeted 6% annual reduction in line with our 2030 50% reduction target. Current climate targets will be reviewed according to SBTi approved methodology in 2023.

### Responsible investment

We aim to drive a change for good through our investment decisions and approach them with a continuous development and improvement process. During 2022 we became a signatory to the United Nations Principles for Responsible Investing (UN PRI) alongside committing to reduce the environmental impact of our investment portfolio by 50% by 2030 and to be net-zero in investments by 2050. Progress and action plans to reach these targets are monitored and reviewed by our Investment Committee.



## Responsible data handling and cybersecurity

As a data driven and digital first company we understand the importance of cyber security and data protection for all. During 2022 we took steps to operate in line with guidance issued by the UK National Cyber Security Centre (NCSC) in response to the events occurring in Ukraine. We also continued to be proactive across the cyber industry with our Chief Information Security Officer (CISO) continuing to perform the role of member chair for the Insurance Sector Cyber Co-Ordination Group (CCG). We also continue to provide all of our colleagues with access to an online cyber safety and education platform with 82% of our colleagues who used it telling us they feel more at ease and confident with cyber security topics.

We maintained our investment in our data protection and are well positioned in our commitment to ensure our customers' and colleagues' personal data is both retained securely and used appropriately, with highly rated assurance findings for our data protection policies and procedures.

## A responsible supply chain

We've been working with our suppliers throughout 2022 to highlight the importance of ESG. By communicating our values and principles to suppliers we aim to align our supplier's ESG strategies with our own to ensure our ability to provide the best service, products and pricing to our customers and colleagues.


















We also implemented a digital contract approval signature solution, DocuSign, making our contract process more efficient, and whilst it's not yet possible to quantify any resulting carbon emissions reductions, as we complete over 260 contracts a year, which would have previously involved lengthy email correspondence and attachments, all of which carry their own carbon footprint, we believe it does make a difference.





# UN SDG Mapping

Our four areas of focus act as a framework for us in tackling challenges such as social inequality and climate change. In 2015 the United Nations launched 17 Sustainable Development Goals to help end poverty, fight inequality, and tackle climate change, by 2030. Mapping our ESG activities against the UN SDGs helps us make sure we are supporting global goals. We aim to contribute in some way to all 17 of the goals; the table shows the 6 we have had the greatest impact on over the last 12 months.

UN SDG	Description	Hastings Activity	ESG Area of Focus
	End poverty in all its forms everywhere	<ul style="list-style-type: none"> <li>• Cost of living support package</li> <li>• Supporting humanitarian aid</li> <li>• Colleague and company donations to foodbanks and homeless charities</li> <li>• Distribution of remaining food from on-site canteens to local food bank charities</li> <li>• Real living wage employer</li> </ul>	 Operating responsibly  Valuing our colleagues and customers  Supporting our communities
	Ensure healthy lives and promote wellbeing for all at all ages	<ul style="list-style-type: none"> <li>• Extensive wellbeing programme</li> <li>• Financial wellbeing</li> <li>• Wellbeing champion development programme</li> <li>• Mental Health training for leaders</li> <li>• Colleague healthcare benefits</li> </ul>	 Valuing our colleagues and customers
	Achieve gender equality and empower all women and girls	<ul style="list-style-type: none"> <li>• Diversity and inclusion strategy</li> <li>• Inclusion Council</li> <li>• Women in finance charter</li> <li>• Women in data charter</li> <li>• 30% club</li> </ul>	 Valuing our colleagues and customers
	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	<ul style="list-style-type: none"> <li>• Supplier ESG questionnaire</li> <li>• Hybrid working model</li> <li>• Apprenticeships and graduate schemes</li> <li>• Diversity and inclusion strategy</li> <li>• Track record of profitable growth</li> </ul>	 Operating responsibly  Valuing our colleagues and customers
	Ensure sustainable consumption and production patterns	<ul style="list-style-type: none"> <li>• Sustainability reports</li> <li>• Go Green programme</li> <li>• Green Ambassador network</li> <li>• Responsible investments</li> <li>• Supplier ESG questionnaire</li> </ul>	 Operating responsibly  Reducing environmental impact
	Take urgent action to combat climate change and its impacts	<ul style="list-style-type: none"> <li>• Continue to reduce green house gas emissions and certify as Carbon Neutral</li> <li>• Committed to set targets with SBTi</li> <li>• Beach adoption and beach cleaning activity</li> <li>• Supporting local environmental groups</li> </ul>	 Reducing environmental impact  Supporting our communities