

ENVIRONMENT POLICY

Britannia's mission is "To be known as Britain's best mutual - a great organisation to which our members and our people are proud to belong".

Key to this and to our long-term sustainability as a business, is to challenge, understand and meet our stakeholders' expectations regarding the economic, social and environmental impacts of our activities.

This aim is reflected in the strategic given "Ethical: Socially Responsible and a Model of Compliance", and provides the context for this Environment Policy.

Britannia impacts on the environment in many ways. These can be direct or indirect, for example through the use of energy in our offices and branches or the relationships we have with our members, customers and suppliers.

This statement describes and defines our policy for managing our environmental impacts. Our overall objective is to increasingly integrate environmental considerations into business decision making.

As part of our responsibility to the Environment, we are committed to:

Compliance

- Comply with all relevant environmental laws and regulations
- Working with regulatory agencies and advisers as necessary in the implementation of this environmental policy

Targets and measures

- Measuring our most significant environmental impacts. Setting and delivering against stretching targets for performance improvement

Energy, Waste and recycling

- Sensibly managing energy use and improving energy efficiency
- Minimising the volume of waste where possible by reusing, recycling or other means of environmentally responsible disposal
- Conserving resources through the efficient operation of our buildings and processes

Travel

- Promoting alternatives which will reduce environmental damage caused by our people travelling to work and on business

Procurement

- Considering environmental impacts when considering who we do business with
- Working with suppliers to influence and improve environmental performance

Community

- Supporting and making a positive impact in the community

Communication

- Engaging with employees and members to promote environmental awareness
- Reporting publicly to our members and other stakeholders on our progress annually

We will ensure that all our employees are aware of this policy and the opportunities that they each have to contribute to improving our performance. We will provide information and training where necessary to the successful implementation and progress of this policy.

We will consult with members and others on how they think we are doing and how we might improve.