

# UK&I Environment Policy

## October 2025

Intact Insurance UK (“Intact”) is committed to understanding, considering and responding to environmental risks and opportunities within its operations. We recognize our business has an impact on the environment, and that it is important we regularly review and assess our activities to address issues and manage them effectively. We know that we have an important role to play in protecting the environment and providing reassurance to our stakeholders that we’re managing our business in the way they expect.

## Why do we have an Environment Policy?

Intact aims to continually improve its approach to managing its environmental impacts and empower its people to do the right thing. As a values-driven business, our Value of Generosity guides us to protect the environment and support our communities to build resilience.

Through the commitments set out in this Environment Policy, we are able to effectively manage our environmental impacts and improve the environmental performance of our operations by:

- conducting activities with due regard for our impact on the environment and climate;
- setting group-level targets to reduce our negative environmental impacts and report on progress;
- consider environmental performance in decision-making related to our office real estate and resource use;
- supporting our customers to respond to changing environmental risks and opportunities, including climate change;
- raising awareness of material environmental issues amongst relevant stakeholders;
- operating in compliance with all relevant legislation and regulations; and
- enabling accurate measurement and reporting of our environmental performance so that we can track and share progress with interested stakeholders, including on the commitment of our parent company Intact Financial Corporation to achieve net zero by 2050 and halve operations emissions by 2030 (against a 2019 baseline).

Our Environment Policy supports our climate strategy, which focuses on applying our expertise, scale, and resources to help address societal challenges of climate change and seize market opportunities for Intact. We are committed to implementing thoughtful strategies to reduce our greenhouse gas emissions and track performance over time. Our intention is to advance our capacity to pursue net zero across the Intact Financial Corporation group, as we navigate the transition to a low emissions and climate-resilient economy. We have a strategic focus on climate resilience and helping people and communities adapt to climate change. As climate change has emerged as the defining issue of the century, we are doubling down on climate adaptation efforts to protect people and our communities.

As we move through the climate transition, it is expected that our commitments, and the policies, guidelines and practices that will help us achieve them will also evolve.

## Principles

The principles that should be followed to make this Environment Policy sound and effective are:

- **Environmental management strategy and plans:** We identify, assess and integrate the environmental impact of the company’s operations and activities into risk management and decision-making processes, including opportunities for improvement. This includes integrating environmental considerations into our underwriting, investment portfolio, office management, business travel, and servicing claims.
- **Environmental targets:** We set targets at an Intact Financial Corporation level to reduce our overall environmental impact and contribution to climate change.
- **Environmental performance of premises:** We consider environmental performance in decision-making related to our office real estate, including new premises and major refurbishments. Ongoing management of our estate should include consideration of environmental performance and opportunities for improvement, including to minimise energy and water use, waste, and pollution and use resources more efficiently.
- **Environmental considerations in underwriting and product development:** We seek to take environmental issues into account when developing UW guidelines, products and services including support for the development and operation of environmentally sustainable and transition technologies.
- **Engaging our supply chain:** We set requirements for our suppliers to operate in accordance with the environmental standards set out in our ‘Supplier Code of Conduct’ and to work towards minimising their environmental impacts. We seek to reduce our environmental impact through the supply chain.
- **Complying with legal and other voluntary frameworks:** We comply with all relevant legislation and participate in relevant voluntary initiatives that help demonstrate our commitment and support cross-industry progress on managing environmental impacts.
- **Engaging with others on environmental issues:** We engage and communicate with relevant stakeholders including government, regulators, industry associations, business partners, charitable organisations, employees and customers on

environmental topics to promote awareness of environmental issues and climate adaptation and improve climate risk management.

- **Environmental performance monitoring:** We measure, monitor and manage our environmental performance and regularly review progress against Intact Financial Corporation group-level targets
- **Reporting on progress:** We will publish information externally at both a group and country level in reports and on our website covering the actions and progress we have made to manage environmental risks and improve performance. Environmental data disclosures must be quality controlled, and we seek to consolidate our approach to the capturing and reporting of environmental data across the group.

## **Our suppliers and business partners**

Intact is committed to working with third party suppliers that have processes in place to respect the environment and manage their environmental impacts. These requirements are set out in our Supplier Code of Conduct (SCoC), which should be included as a schedule in new supplier contracts where relevant. While we do not have a direct influence over our business partners' operations, we look to conduct due diligence and demonstrate our own internal standards where practical. Operations must communicate the requirements of this policy to the third parties (such as suppliers and delegated authorities) that it deems material with respect to this policy.

## **Scope**

This policy applies to all Intact Insurance UK&I ("Intact") operations, including wholly or majority owned subsidiaries and associated companies where Intact has management control.

## **Further information**

- [Intact Annual Report and Accounts](#)
- [Intact Social Impact and ESG Report](#)
- [Supplier Code of Conduct](#)