

Environmental, Social and Governance (ESG) Policy

Mason Owen Financial Services Ltd (MOFS) is committed to demonstrating, through its actions, its commitment to providing sustainable insurance through the improvement of the sustainability of our own business and to ensure that we have a positive impact on the people and communities that we support every day.

We believe that focusing on good governance, responsible sourcing, mental wellbeing, diversity, equity & inclusion in the workplace and environmental footprint reduction, is paramount to the effectiveness of our business. Our own commitments in these areas will, in turn, provide the solid foundation upon which to help our colleagues play an important role in the transition to a more sustainable future.

We will maintain this ESG policy, which is reviewed annually and updated with material topics, and communicated to key stakeholders – members, staff, contractors, suppliers, regulators, and the wider insurance industry.

Support for the implementation of this policy will come primarily from all MOFS colleagues. As a minimum, we will conform to all the applicable legal and regulatory requirements in the UK.

Environment

We are committed to reducing the environmental impact resulting from our operations and to working with our colleagues, suppliers and customers to help them reduce the impact of their activities. For example, we aim to reduce our own carbon emissions; and provide support and guidance to our colleagues to help them do the same.

Our key strategic environmental priorities are:

- Identifying pathways to reduce carbon emissions in-line with the guidance from the UK government.
- Collaborating with customers and suppliers to help create a low carbon future.
- Supporting green repairs and the circular economy.
- Carrying out our business with the minimum environmental footprint.

Social

We are committed to having a strong, inclusive and collaborative working culture, whilst being an equal opportunity employer.

Our employee handbook will provide guidance to our employees on the processes for tackling subjects like bribery and corruption, equal opportunities, flexible working, information security and professional conduct. We will also maintain a grievance procedure and whistleblowing procedure to always safeguard our employees..

Our key strategic social priorities are:

- Creating a diverse and inclusive workplace.
- Improving gender equity at all levels.
- Supporting colleagues and fostering a safe and healthy work environment.



Governance

Governance defines a set of rules and good practices, along with a series of processes that determine how our firm is managed and controlled. We are committed to building strong and lasting relationships with our Insurers, suppliers and customers. We will continue to put our customers first and will act with integrity and transparency in the interests of our customers.

Our key strategic governance priorities are:

- Ensuring effective engagement and support for customers.
- Responsible sourcing and consumption, including working with suppliers and insurers to demonstrate compliance to our standards.
- Monitoring and anticipating ESG and industry risks to feed into our governance processes.

Principles of Sustainable Insurance

MOFS is committed to the sustainable distribution of Insurance by:

1. Embedding in our decision-making ESG issues relevant to our role in the insurance sector.
2. Working together with our Suppliers and Insurers to raise awareness of ESG issues, to manage ESG risks and develop solutions.
3. Working together with our Suppliers and Insurers, the UK Government and regulators to promote widespread action across society on ESG issues.
4. Demonstrating through our actions what we are doing as a firm to contribute to the sustainable distribution of Insurance.