



Environmental policy

The PZU Group is aware of threats resulting from irresponsible use of natural resources and acknowledges the need for energy and climate transformation in Poland. Therefore, the Group conducts its business in a sustainable manner to protect the environment. Responding to the expectations of the market and stakeholders, the Group takes actions to minimize its environmental footprint.

Goals of the PZU Group's Environmental Policy

The aim of the Environmental Policy in the PZU Group is to manage effectively the impact of its activity on the natural environment, in accordance with the sustainable development principles, through:

1. minimization of the direct impact on the environment and climate;
2. minimization of the indirect impact on the environment and climate in connection with the offered products and services.

Principles in force in the PZU Group

Taking into consideration the overriding aim, which is to manage the environmental footprint effectively, the PZU Group observes the following principles:

1. in the business strategy and the strategy covering ESG issues, it considers aspects of environmental protection and counteracting climate change;
2. takes into account environmental and climate issues in its key decision-making and management processes;
3. manages environmental resources in a sustainable and rational manner;
4. estimates and tries to limit potential adverse consequences of its activities in the natural environment;
5. in its direct activity, it eliminates environmental pollution right at its source and counteracts it;
6. reduces direct and indirect impact on the environment and also promotes pro-ecological attitudes aiming to prevent climate changes.

Limiting direct impact on the natural environment

The PZU Group deliberately reduces its direct impact on the environment to protect natural resources and prevent pollution. For this purpose, in particular, the PZU Group:

1. has prepared the "Green PZU" Standard;
2. acts in compliance with laws and internal regulations concerning environmental protection;
3. considers environmental and climate-related aspects while selecting premises or buildings for the purposes of conducted business activity;
4. implements energy-saving technologies and innovative technical solutions;
5. uses alternatively powered vehicles and gradually replaces the car fleet to reduce environmental pollution;
6. implements solutions making it possible to limit greenhouse gas emissions caused by its business activity and if it has business, market and organizational opportunities, uses energy from renewable sources;
7. limits the use of:
 - a. electrical and thermal energy, by modernization of thermal insulations in the Group's entities, which also includes replacement of heating boilers,
 - b. water, in the Group's offices and branches,
 - c. office supplies, including paper and printer toners;
8. introduces printed documents and forms produced while considering the issue of environmental protection;
9. manages waste reasonably by sorting it in offices and branches, disposing of assets or reusing them;
10. conducts educational and information campaigns which increase ecological awareness of employees, promoting pro-ecological behaviors at work and home.



Limiting direct impact on the natural environment

The PZU Group is aware of indirect impact it has on the environment and reduces adverse influence on the climate. The Group is guided here by the assumptions of Polish and EU strategic documents, including the Paris Agreement, the National Plan for Energy and Climate for 2021-2030 and Poland's Energy Policy 2040.

The PZU Group takes actions limiting the environmental footprint:

1. through its products, investments and dialog with clients, it supports Poland's energy and climate transformation and development of low-emission economy;
2. within the investment process, it plans monitoring of assets and new investment activity, taking into account ESG issues, including environmental protection;
3. will take business decisions corresponding to the guidelines of the national documents regulating the issue of energy and climate transformation, by this providing all business entities with the opportunity for safe and effective transformation towards climate neutrality;
4. when selecting suppliers and business partners, it takes into consideration environment- and climate-friendly solutions and encourages its business partners to join actively the process of energy and climate transformation;
5. conducts information and educational activities among its clients in the area of environmental protection.