



Environmental Social & Governance (ESG) Strategy Report

“We’re committed to running our business in a responsible and sustainable way and will continue to develop our ESG strategy and practices to support our employees, customers and the environment now and into the future.”

Swain Foreman Director

Approved by

Swain Foreman

Company Director

Version 2 | Reviewed 28 September 2026

ESG Commitment

This strategy applies to Nationwide Holdings Ltd (NWVA) and the following wholly owned subsidiaries:

- Nationwide Assistance Group Ltd
- LJ Transportation Ltd
- Maldon Accident Repair Centre Ltd

Nationwide Holdings Ltd (NWVA) is committed to operating responsibly, sustainably and ethically across all Group activities, while supporting long-term business resilience, responsible growth and positive outcomes for our employees, customers, communities and the environment.

We recognise that our activities affect the environment, our employees, customers, suppliers, business partners and the communities in which we operate. ESG considerations therefore form part of how we manage the business, assess risk, make investment decisions and plan for long-term sustainable growth.

Our commitment is to continually improve our environmental performance, support and develop our people, maintain strong governance and compliance arrangements, and work collaboratively with our stakeholders to achieve positive and measurable outcomes.

ESG Policy

Our ESG policy provides the principles that guide responsible decision-making across the Group. We will establish appropriate objectives and targets, monitor performance and maintain controls that support legal compliance and continual improvement. We will keep abreast of relevant legislation, industry developments, emerging technologies and good practice, and communicate relevant ESG priorities and progress to employees and other stakeholders.

Our policy is based on the following principles:

- Drive continual improvement in environmental, social and governance performance across the business.
- Set and review objectives, targets and controls that minimise environmental impacts and support legal compliance.
- Track performance and retain evidence so that progress can be reviewed and demonstrated.
- Follow relevant legislation, industry developments, emerging technologies and sustainable business innovation.
- Communicate with employees, customers, suppliers, contractors and other business partners.
- Identify ESG risks and opportunities and respond in a proportionate and practical way.
- Base external ESG statements on information that can be supported by controlled records.

ESG Strategy

The ESG strategy is structured around the three core areas of Environment, Social and Governance. Each area identifies the activities through which NWVA will manage its impacts, risks and opportunities and drive continual improvement.

Our **environmental** priorities focus on reducing Group greenhouse gas emissions, improving energy and resource efficiency, transitioning to lower-carbon transport and operations, reducing waste and supporting responsible procurement and environmental engagement.

Our **social** priorities focus on safety, wellbeing, inclusion, recruitment, retention, professional development and community engagement.

Our **governance** priorities focus on ethical conduct, compliance, risk management, responsible supplier and business-partner standards, information security and effective oversight.

Progress against these priorities will be monitored and reviewed, with the strategy updated as the business, regulatory requirements, technology and stakeholder expectations develop.

Environment

We aim to reduce greenhouse gas emissions and wider environmental impacts across our business activities, property, fleet, supply chain and operational services while supporting sustainable long-term growth.

Our long-term ambition is to progress towards carbon-neutral Group operations, with fleet decarbonisation forming a significant part of that transition. Our current fleet transition ambition is to achieve a carbon-neutral fleet by 2035.

To tackle climate action, we:

• Monitor greenhouse gas emissions, energy use and other significant environmental impacts across Group activities. • Improve energy and resource efficiency across offices, operational sites and other business locations. • Reduce unnecessary fuel use, mileage and business travel through efficient planning and appropriate use of technology. • Progress the transition to lower-carbon vehicles and transport solutions where operationally and financially viable. • Consider whole-life cost, carbon impact and operational requirements when making significant procurement and investment decisions. • Engage with suppliers, manufacturers and service providers to identify practical lower-carbon technologies and solutions.	• Reduce waste and promote reuse, recycling and responsible disposal across Group activities. • Manage hazardous substances, waste streams and other environmental risks in accordance with legal and company requirements. • Encourage sustainable procurement and consider environmental performance when selecting significant suppliers and services. • Support employees in reducing environmental impact through awareness, responsible travel and sustainable workplace practices. • Review new technologies, infrastructure and working practices that may help reduce emissions or improve resource efficiency. • Maintain environmental engagement through relevant industry bodies, suppliers, events, research and internal communications.
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Social

NWVA aims to provide a safe, inclusive and supportive place to work. Our people, workplace culture, customers and wider communities remain central to the way we operate.

As a business we:

• Encourage employees to learn, develop and maintain the knowledge and skills required for their roles through induction, training and continued professional development. • Support fair and accessible recruitment, retention and career development across the Group. • Maintain a safe, healthy and supportive working environment and promote employee wellbeing across the Group. • Promote equality of opportunity, dignity, respect and inclusion across the workforce. • Support sustainable travel and responsible workplace practices that benefit employees and the environment.	• Help our people understand how their day-to-day decisions can contribute to NWVA’s environmental and social objectives. • Deliver responsible and inclusive services that recognise the needs of customers, employees and other stakeholders. • Continue to improve service quality and build long-term relationships by understanding customer and stakeholder needs. • Use appropriate internal communication channels to keep employees informed and engaged on important business, safety, environmental and people matters. • Support suitable charitable, community and industry initiatives where these align with NWVA values and available resources.
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Governance

NWVA conducts its business in an honest, ethical and legally compliant manner. Effective governance supports accountability, risk management, transparency and continual improvement across the Group.

Understanding and managing our governance and compliance risks helps us operate to consistent standards. We:

• Maintain a controlled framework of policies, procedures, plans and records to support legal, contractual and business requirements. • Use risk assessments, internal audits, management reviews and corrective actions to identify and address areas for improvement. • Maintain controls relating to anti-bribery, modern slavery, equality, data protection, information security and other relevant compliance matters. • Manage suppliers, contractors and business partners through proportionate due diligence, contractual controls, monitoring and assurance. • Include appropriate legal, ethical, environmental and operational requirements within contracts and supplier arrangements.	• Maintain appropriate competence, authorisation and regulatory controls across business activities. • Use controlled business systems to retain records, approvals, communications, audit evidence and other governance information. • Monitor relevant changes in legislation, customer requirements, industry standards and emerging risks. • Protect customer and company information through appropriate cyber and information-security controls. • Review the effectiveness of governance arrangements and update controlled documents where requirements or operations change.
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ESG Performance Management, Monitoring and Oversight

NWVA continually reviews ESG performance to identify opportunities, monitor delivery and support continual improvement. Company Directors retain overall accountability for the ESG strategy, while division leaders and functional managers are responsible for the controls, actions and evidence relevant to their areas.

Performance is monitored through relevant environmental, people, safety, governance and operational indicators. This includes greenhouse gas emissions and resource use, workforce development and retention, health and safety performance, audit findings, supplier performance, community engagement and progress against approved ESG objectives.

Environmental Engagement

Environmental engagement forms part of NWVA’s ongoing ESG programme. Engagement may include industry updates, webinars and events, supplier and manufacturer discussions, technology reviews, surveys, trials, professional networks and internal environmental communications.

Key environmental learning and actions are summarised in the annual Environmental Engagement Document. Supporting evidence is retained through NWVA’s controlled business systems.

ESG Disclosure and Communication

NWVA is committed to communicating relevant ESG priorities and progress to employees, customers, contractors and other stakeholders where appropriate. External statements will be based on information that can be supported by controlled records.

Appropriate digital systems, internal communication platforms and management tools are used to support ESG communication, engagement, monitoring and evidence retention.