

# Insurance

The Group has a comprehensive insurance programme to protect against a wide variety of insurable risks. The terms and levels of each facility are reviewed annually to ensure that satisfactory cover is in place.

The Group uses specialist insurance financial intermediaries, where necessary, to consider known insurable risks and recommend any risk mitigation activities that the Group could undertake. The financial intermediaries also assess whether risks are insurable, insured or not insured and whether the Group has adequate insurance in place to cover estimated potential losses. Areas where the Group is not insured or under-insured are investigated and addressed as appropriate. An important element of the insurance programme is certain retained (i.e. self-insured) risk, which is carefully monitored.

Efforts are made to identify, prevent and mitigate uninsurable risks.