

REWIND INSURE TECHNOLOGY AB

Environmental Policy

Version 2.2 · Revised 10 August 2026 · Next review 2027-02 · Courtesy translation — the Swedish original is authoritative

BASELINE · REWIND'S SUSTAINABILITY WORK IN NUMBERS

136.2 tonnes	98.1%	149,480+	2025
CO ₂ e emissions avoided	reuse rate	items back in circulation	operations began

The figures refer to cumulative outcomes since operations began (2025) and are based on Rewind's case database. The climate benefit arises when a new owner uses the written-off item instead of buying a newly manufactured one. The calculation methodology is described in §4.9 and §6.

1. Introduction

Rewind Insure Technology AB ("Rewind") delivers circular claims settlement to Nordic insurers and logistics operators. Our core business is finding value where others see waste. When an insurance claim is closed, the policyholder receives their compensation as usual, but the written-off item — which would otherwise have been discarded or sent to material recycling — can in many cases still be used. Rewind ensures that these items find a new owner (consumer or business) on the second-hand market. The new owner thereby avoids buying an equivalent newly manufactured item, and it is this avoided new production that generates the climate benefit (embodied carbon) we report.

This environmental policy describes Rewind's commitments, principles, focus areas and measurable targets for the company's environmental work. The policy is written to meet the requirements of our clients (including Trygg-Hansa and IF) and to be compatible with ESRS E1 (climate change) within the CSRD framework, so that data reported to partners can be used directly in their sustainability statements.

2. Scope and commitments

This policy applies to Rewind Insure Technology AB in its entirety and, in relevant parts, to subcontractors and partners acting on Rewind's behalf.

Rewind commits to:

- actively reducing the climate impact arising from insurers' claims handling, primarily by maximising the share of reused and repaired items;
- complying with applicable environmental legislation and with the requirements of our clients' codes of conduct and ESG policies;
- continuously improving the company's environmental management, with the aim of achieving ISO 14001 certification during the second half of 2026;
- transparently reporting climate outcomes according to established methodology (the Swedish Society for Nature Conservation's Bra Miljöval for embodied carbon, the GHG Protocol for operational emissions), so that data can be used directly in CSRD and ESRS E1 reporting;
- collaborating with clients, subcontractors and audit partners to raise the industry's sustainability standard.

3. Guiding principles

Rewind's environmental work rests on three principles that mirror our clients' codes of conduct:

3.1 Circular economy

Reuse and repair always take priority over material recycling or disposal where practically and economically justifiable. Every written-off item returned to use through a new owner represents avoided new production — and thereby an avoided climate cost.

3.2 The precautionary principle

Where there is uncertainty about a case's environmental impact, Rewind chooses the option with the lowest negative impact, even where this entails a higher operational cost. This applies in particular to the handling of chemicals, electronics, batteries and hazardous waste.

3.3 The product choice principle

Where items cannot be reused or repaired, the options with the lowest environmental impact are prioritised in terms of material choice, energy use and waste management. The same principle is applied when selecting subcontractors, IT equipment and office supplies.

4. Focus areas

Rewind's operational environmental work is structured into nine focus areas, mapped against our clients' codes of conduct and ESRS reporting requirements.

4.1 Legislation and permits

Rewind complies with current Swedish and European environmental legislation. Operations are conducted primarily in the company's warehouse facilities in Staffanstorp, where items are inventoried, sorted, repaired and prepared for the second-hand market. We ensure that subcontractors handling hazardous waste, transport and supplementary warehousing hold the required permits, and verify this when contracts are signed.

4.2 Circular claims settlement

Circular claims settlement is Rewind's core business and thereby the company's single largest sustainability contribution. The work is hands-on: in the company's warehouse in Staffanstorp, every written-off item is inventoried, condition-graded and in many cases repaired by Rewind's own staff before being passed on to a new owner. Reuse is a practical industry that requires physical work, not just desk analysis. We commit to:

- carrying out physical inventory and condition grading of every written-off item, and then choosing the route that maximises continued use — reuse, repair, material recycling or (as a last resort) disposal;
- documenting the decision path for every case (reuse, repair, material recycling, disposal) in the company's case database;
- quantifying avoided climate impact (embodied carbon) per case using established emission factors, and reporting this to clients;

- continuously increasing the share of written-off items returned to the second-hand market through process improvements, training and technology support.

4.3 Energy and greenhouse gases

Rewind's direct energy use comprises the company's warehouse facilities (heating, lighting, handling equipment), office space and cloud services. We commit to using renewable electricity where possible and to choosing cloud providers with documented climate programmes. The company's own emissions (Scope 1 and 2) are quantified and reported annually according to the GHG Protocol.

4.4 Transport

Physical transport is carried out by Rewind's subcontractors Best Transport and DHL. We commit to requesting and prioritising fossil-free or climate-compensated transport options where available, and to following up our suppliers' climate performance annually.

4.5 Materials, waste and water

Rewind generates a small amount of waste in its own operations. Materials handled within the claims process are managed according to the waste hierarchy: reuse → material recycling → energy recovery → landfill. Packaging materials are reused where possible.

4.6 Chemicals and hazardous waste

On the rare occasions when Rewind handles items containing hazardous waste (e.g. batteries, electronics), disposal is carried out by certified operators. The precautionary principle is applied, and no unknown substances are mixed, transported or stored.

4.7 Information technology and workplace

When purchasing IT equipment, reused devices are prioritised over new ones. Operations run on cloud services, and equipment is managed according to the principle of “repair before replace”. End-of-life IT equipment is handed to certified recycling or resold for continued use. The same principle applies to purchases of warehouse and handling equipment where second-hand alternatives are equivalent.

4.8 Subcontractors and partners

Rewind's current subcontractors within physical claims handling are Best Transport and DHL. Both are well-established operators with their own environmental management systems and sustainability commitments. We commit to:

- prioritising operators with a documented environmental management system (ISO 14001 or equivalent) or a published sustainability report when selecting subcontractors;
- following up subcontractors' environmental work annually through surveys, dialogue or review of published reports;
- including requirements to comply with Rewind's and our clients' codes of conduct in contracts with new subcontractors;
- initiating dialogue and requiring an action plan where shortcomings are identified, and terminating the relationship in the event of serious or repeated shortcomings.

4.9 Data and traceability

Traceable and auditable environmental data is a prerequisite for Rewind's sustainability claims to hold up in our clients' CSRD reporting. We commit to:

- registering every handled item in the company's case database with category, weight, decision path (reuse, repair, material recycling, disposal) and calculated embodied carbon per case;
- using the Swedish Society for Nature Conservation's Bra Miljöval methodology as the basis for embodied-carbon factors per product category, supplemented with LCA data from IVL Swedish Environmental Research Institute where required;
- applying conservative standard factors — we consistently report lower values than the industry's average LCA data so that the figures are robust under audit;
- documenting all emission factors with source references in a separate methodology annex, which can be shared with clients and auditing third parties on request;
- reporting climate data in a format compatible with ESRS E1 (climate change) within the CSRD framework, so that clients can use Rewind's figures directly in their sustainability statements without further processing;
- distinguishing embodied carbon (emissions avoided by the new owner through avoided new production of an equivalent item) from transport emissions and operational emissions in all reporting, to avoid double counting.

5. Measurable targets

Rewind has established the following measurable targets for the period 2026–2028. Target levels are calibrated against the company's actual 2025 baseline (115.3 tonnes of CO₂e emissions avoided, 97.8% reuse rate) and are updated annually in connection with the review of this policy.

#	Area	Target	Target level	Target date
1	Circularity	Share of written-off items returned to use	≥ 90%	Ongoing from 2026
2	Climate benefit	Avoided emissions (embodied carbon) through reuse	≥ 145 tonnes CO ₂ e	2026
3	Climate benefit	Avoided emissions (embodied carbon) — continued growth	≥ 210 tonnes CO ₂ e	2027
4	Climate reporting	Climate accounting according to the GHG Protocol (Scope 1–2)	Published report	Q1 2027 (for 2026)
5	Transport	Share of transport via climate-compensated or fossil-free options	100% where available	2026
6	Energy	Renewable electricity at head office and in cloud services	100%	2026
7	Materials / IT	Share of reused devices in new IT purchases	≥ 80%	2027
8	Subcontractors	Share of transport suppliers with an environmental management system	100%	2026

#	Area	Target	Target level	Target date
9	Certification	ISO 14001 certification of the company	Certified	H2 2026

6. Measurement, follow-up and reporting

Rewind measures its environmental impact continuously. The central instrument is the company's case database, where every handled item is tracked with category, weight, decision path and calculated avoided emissions based on established emission factors according to the Bra Miljöval methodology (see §4.9).

Progress against the targets in section 5 is compiled quarterly and reported to company management. A summary is published annually in Rewind's sustainability report. Reporting is formatted according to ESRS E1 so that clients can use the material directly in their CSRD statements.

The underlying calculation methodology and emission factors are documented separately and can be shared with clients and audit partners on request.

7. Responsibility and governance

Ultimate responsibility for Rewind's environmental work rests with the Chief Executive Officer. Operational responsibility for compliance with and development of this policy is allocated as follows:

- The CEO is responsible for keeping the policy current, ensuring it is applied, and following it up annually before the board.
- The Sustainability Officer (appointed by the CEO) is responsible for data collection, calculations, reporting and dialogue with clients on environmental and sustainability matters.
- All employees are responsible for applying the policy's principles in their daily work and for reporting deviations or improvement suggestions to the CEO or the Sustainability Officer.

8. Deviations and improvement

Deviations from this policy, including suspected breaches by subcontractors, must be reported to the CEO or the Sustainability Officer as soon as they are discovered. Deviations are documented, addressed and followed up within Rewind's systematic environmental work.

To encourage the reporting of deviations, irregularities or misconduct, Rewind welcomes employees and external parties to approach company management with information. As Rewind has fewer than 50 employees, a formal whistleblowing function is a recommendation rather than a legal requirement, but the company intends to establish one as it grows, or at the latest in connection with ISO 14001 certification.

9. Review and validity

This policy is reviewed annually and revised as needed. Reviews also take place upon significant changes in operations, legislation or partnerships, or following feedback from clients and auditing third parties. The policy is not replaced by ISO 14001 certification but is integrated into the company's environmental management system.

Adopted by the management of Rewind Insure Technology AB on 15 February 2026. Revised 10 August 2026 (version 2.2).

Christian Jansson

Chief Executive Officer

Rewind Insure Technology AB