

Greenrock Green Workplace Awards

Category – Tenant

Submitted by Hiscox Green Team:
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Gitschner, Melissa Martin, Cindy Samuels
and Nick Williamson

15 July 2011



HISCOX

Green Team

SUSTAINABLE OFFICE
SOLUTIONS



Environmental Impact

- Paper Audit in progress
- Plastic Audit in progress
- Monitoring use of Klean Kanteen in office
- Surveyed how employees travel to work:
 - 19 people ride a bike everyday
 - 9 people drive a car everyday
 - 3 people carpool everyday
 - 2 people walk everyday
 - 1 person takes the bus everyday
 - 1 person takes the ferry everyday
 - 1 person rides a bike four times a week, and walks once a week
 - 1 person rides a bike once a week & rides ferry four times a week.



Green Policies adopted &
practiced by Hiscox

- Reminder signs in meeting rooms, **“Please Turn Off Lights”**
- Battery tube
- E-Waste bin (cell phones, calculators, etc)
- Recycling bins for TAG tin aluminum glass in kitchen
- Eco-friendly trash bags, we also do not throw away liners if trash bins only have paper
- All juice, ice tea & sparkling water are in glass bottles – NO PLASTIC
- Every employee is given a stainless steel BPA free Klean Kanteen (<http://www.kleankanteen.com>) to use for gym and desk for water. This helped implement our 1 cup, 1 glass policy
- Reusable crockery and cutlery available to staff
- All corporate and internal client lunches are catered by Little Venice and Fourways (adopt literless catering); chafing dishes, porcelain plates & cloth napkins drastically reduced the amount of plastic used
- AF Smith – eco paper towels



- Individual white/brown sugar packets have been removed – loose sugar in jars- exception Splenda
- ION 904 water cooler (hot & cold)
<http://www.clearwater.bm/ion.php> & SQC Pro water filter system under kitchen sink <http://clearwater.bm/sqcpro.php>
- Phones go into sleep mode at 6:00pm
- PC's & Monitors – turn off after 30 min of nonuse – enables sleep mode on all PC's after 45 min.
- Only print / photocopy when necessary
- Energy Star qualified electronics
- Double-sided printing on all 9 desk printers and both photocopiers
- Email signature "Please think before you print"
- Guardian Secure Document Destruction



- Recyclable toner cartridges with recycling bin in office to collect them
- Eco-font trial installed on 3 green member computers
<http://www.ecofont.com/en/products/green/printing/sustainable-printing-using-ecofont-software.html>
- Reduce the number of prints for in-house meetings by utilizing the LCD screens in meeting rooms with no meeting hand outs
- Encourage people to use video conferencing rather than traveling / flying to meetings where possible.
- Aeron chair accommodates the sitter and the environment. Adapts naturally to every space, body, and is 94% recyclable. Allows body to maintain thermal equilibrium without sweating or shivering.
- E-filing with the exception of the Accounts Dept. Scan originals & store on network – then dispose originals via Guardian
- Cancel unread magazine / brochures that go into waste bins unopened



- Online magazine subscriptions – Insurance & Reinsurance news (attached PDF)
- Book and magazine club in kitchen to share and reuse literature
- Black n' Red note pads – post consumer/paper mill/FSC wood
- Yellow pages – hard copies no longer provided – icon on all employee desktops that link to the yellow pages website
- Re-use paper and packaging, bubble wrap, boxes and padded envelopes
- Office cleaners (BAS-Serco) are on board with green cleaning policy – only use “Green Seal” or similar certified products E.g. containers are refilled.
- Office supplies – selected from AF Smith Green Catalog or other green supplier. E.g. recycled toner for small printers, small post it notes.



- Reflective film on windows & SunProject window blinds – reduces heat loss through windows.
- Attendance at Green Buildings Forum Meetings
- Quick update from Green Team at box meetings to update staff on green initiatives & to praise/encourage good staff green behavior
- Hiscox Group wide approach to be responsible business, respect the environment and reduce our carbon footprint. Group wide approach to being committed to a green agenda
- Compact Fluorescents Light throughout office
- Monday through Friday timing of office lights - on at 7am and off at 7pm
- Forest Stewardship Council (FSC) certified products – marketing brochures
- Marketing Gifts – Listed on next slide



Eco- marketing gifts



Custom Boardshorts- Shortomatic.com-
Longtail photo- used local photographer
Chris Burville



Blomus Wine Opener
Stainless steel- no plastic



Molskine - Memo Journal
FSC wood



Kleen Kanteen- provided by local supplier
(www.thegreenhousebermuda.com-
Michael Burke)



Mono Multi Device Charger
Works with 3200+ devices
Holds a charge up to one year



Freewaters- Men & Ladies Flipflops
www.freewaters.com – each pair purchased
donates water to 1 person for 1 year.



Events- Hiscox purchase a bulk order of biodegradable utensils/cups/plates and napkins. If porcelain is not used – we use these items for all offsite corporate/charity events.



Lamy- pens with refillable cartridge.



All Hx brochures are printed on FSC paper.



Broker fishing event- all fish was prepared for dinner that evening at Avalon.

- Increased bike storage for people who want to cycle (4)
- For all major suppliers and our current office expansion, ensure we score companies on their green credentials and compare their approach to our own during appointment or the tender process
- When replacing or terminating certain office equipment including fixtures and fittings we give thought to the full life of the equipment and have donated to staff and to charity
- 2008-2009 Hiscox Renovations and Expansion – Interior Designer Cooper Gardner produced a green book. (Available upon request)
- Purchase computer and cell equipment from local sources
- Rent-a-art program Masterworks (supporting local museum & local artists/ reducing carbon footprint instead of shipping art work from our London office)
- Send green internal communications to staff via email monthly, intranet local and Group wide
- Annual Reports, shareholder and investor information available on website



- The board of parent company & some of subsidiaries use iPads for meetings & meeting materials are circulated in iPad friendly format
- Green Team took tours of Tynes Bay and Recycling Plant with Vanese Flood to gain awareness and in turn educate staff on how things are done
- After Cup Match a lunch and learn is scheduled for staff with Vanese Flood of Ministry of Public Works
- Submitted 'Green Business Survey' -Ministry of Public Works,
- ELIZA DoLITTLE SOCIETY www.elizadolittle.com – society helps feed needy people, in part by picking up excess fresh food and distributing it through drop-in centres across the island – Hiscox donated a van, a portion of staff are enrolled in the society's individual payroll automatic deduction scheme giving monthly charitable contributions, Hiscox is a regular supporter of their Soup-a-Bowl fundraiser
- Educated a Bermudian student on how to be Green by including her on our green team and in our award submission.
- Ensure consumables such as coffee and tea and food products are Fairtrade or organic <http://www.fairtrade.org.uk>



Office Initiatives



- Considering Sponsoring Greenrock Hydration stations, waiting on proposal from Greenrock to present to management
- IW-750 Atmospheric Water Maker (2 month trial has been set up prior to purchase)
www.clearwater.bm/pdfs/ClearWater2011Catalogue.pdf
- Considering removing general waste bins under employees' desks
- Implement a waste awareness campaign to encourage employees to consider disposal
- Hiscox green bags for employees similar to green grocery bags to encourage reduction of plastic consumption
- 4th floor of Wessex House to be sub-metered
- Considering an energy audit performed by Michael Burke who would install an Owl with wireless monitor
- Install a central stationary ordering system



- Green Team to tour Belco and Pure Energy
- Decrease no. of desk printers – 4 printers to be removed
- Create a car pooling network



- **Hiscox Expansion** (presently out to tender with contract to be awarded 15 July) – our Interior Designer from Cooper Gardner is LEED certified (Leadership in Energy and Environmental Design) she has put forth numerous LEED interior green suggestions and implemented many of our green ideas
http://en.wikipedia.org/wiki/Leadership_in_Energy_and_Environmental_Design <http://www.usgbc.org/DisplayPage.aspx?CategoryID=19>
- all new products furniture are Greenguard certified – low emitting material
- all paints/coats/adhesives/sealants are low emitting
- all previous and future equipment are Energy Star rated
- fabrics are compostable/100% recycled content
- finishes and laminates are rapidly renewable materials/recycled content
- slate in bathroom is natural stone
- Rubber floor in change rooms is a recycled product



Office Initiatives

- reused as much material and furniture for the existing office as possible (light fittings, furniture, millwork, doors)
- reused or salvage materials from US office
- dedicated filter & ventilation fan over printers
- increased user controls on A/C system – thermal comfort
- all new light fittings will be energy efficient fluorescent tubes or LED where appropriate
- all new washroom fixtures (urinals, toilets) to be low-flow
- eco faucets with sensor (battery is rechargeable by using water flow in tap)
- hand dryers instead of paper towel





More from Hiscox Bermuda Going green on the rock

Following on from Hiscox UK's carbon neutral drive last year, Hiscox Bermuda has picked up the green baton (made from sustainably sourced wood it is hoped) with their entry into the Green Workplace Awards. The competition, run by Bermuda's environmental group Greenrock, seeks to reward companies working towards a more sustainable workplace, with an emphasis on measuring areas such as reduced electricity and water usage, and green policies adopted.

The business has already embraced the competition with the newly formed Hiscox Green Committee driving through a whole raft of 'green' changes to office life such as the use of corn biodegradable plates, utensils, cups and napkins for events or internal staff socials; a one cup, one glass policy for staff, with every employee given a stainless steel BPA-free Kleen Kanteen (kleankanteen.com); and double sided printing.

Sustainable shorts

And if Nick Williamson's green shorts (pictured, with the Green Committee) are anything to go by, the office has really brought into the green initiative. Says Cindy Samuels, chair of the Green Committee: "We are excited to put the business forward for the Green Workplace Awards and have already begun a huge programme of green initiatives designed to reduce the environmental impact of our business. These range from simply reducing the amount of electricity we use and waste we produce, to working with a LEED (Leadership in Energy and Environmental Design) certified designer for our office expansion." A qualification also shared by Hiscox Bermuda's Selange Gitschner, adding further green credentials to the Green Committee.

The winners of the Green Workplace Awards will be announced in August but in the meantime visitors to the Hiscox office in Bermuda will be relieved to hear that the wearing of green shorts will not be obligatory.

Subscriptions

Subscriptions

News Letters Staff Currently Receive

Charles Dupplin Insurance Day Insurance Insider Post Magazine People of Today 2011	Chris Sharpe Insurance Day Insurance Insider IBNR Daily (Dowling & Partners) News of the Day - Marketing & Communications (Aon Benfield) Market News (Aon Benfield) Daily Willis Review (Willis Re) Insurance Linked Securities Weekly (Thomson Reuters) Axco Insurance Information Services Ltd (ie. able to access country-specific (re)insurance industry statistics and general information) Note: Username / Password required GC Notifications (CAT-i Bulletin) Note: This publication appears to be 'event driven' (ie. Severe Weather in United States May 2011)	Bevis Tetlow News of the Day - Marketing & Communications (Aon Benfield) Would like to receive: Hiscox FT VJ Dowling
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Philip Vandoninck News of the Day - Marketing & Communications (Aon Benfield)	Ben Love Insurance Day Insurance Insider	Nathalie Rushe Trading Risk Magazine
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Also keeping in mind we can print out actual subscriptions currently received and place a hard copy in the kitchen.

Specifications



Specs

TAG	ITEM	MANUFACTURER	DESCRIPTION	NOTES
Office Expansion				
	Faucet	TOTO	Axiom, EcoPower Faucet, Single Supply	
	Urinal	TOTO	0.5GPF Low Consumption Washout Urinal	
	Toilet	TOTO	Aquia, Close Coupled Toilet, 1.6GPF & 0.9GPF	
	Flushometer Valve	TOTO	High-Efficiency Toilet EcoPower, Flushometer Valve, 1.28GPF	
	Shower Faucet	KOHLER	Purist, Shower Faucet	
Marketing				
	Flip Flops	Free Waters	Each pair purchased donates water to 1 person for 1 year	www.freewaters.com
	Water Bottle	Klean Kanteen	lightweight, re-usable, body-friendly bottle free of bisphenol A (BPA)	http://www.thegreenhousebermuda.com/eco/fd/kleankanteen/
	Boardshorts			http://www.shortomatic.com
Cleaning Products				
	Glass & Window Cleaner	Nature Clean	Ammonia-Free, uses Witch Hazel	www.naturecleanliving.com/glass_window_cleaner
	Tile & Bath Cleaner	Nature Clean	Non-toxic and has no fumes	www.naturecleanliving.com/tile_bath_cleaner
	Floor Cleaner	Nature Clean	All-natural, non-toxic	www.naturecleanliving.com/floor_cleaner
Miscellaneous				
	Paper Removal	Guardian	Secure Document Destruction	www.guardian.bm
	Air Freshener	Nature Clean	99.9% natural so aren't breathing in chemicals	www.naturecleanliving.com/air_fresheners
On Trial				
	Hand Soap	Nature Clean	100% natural liquid soap, derived from plants and/or minerals created without Phosphates, EDTA or NTA, Chlorine, Sulphates,	www.naturecleanliving.com/all_natural_liquid_soap
	Dishwasher Pacs	Nature Clean	Synthetic Perfumes or Dyes	www.naturecleanliving.com/automatic_dishwasher_pacs

The screenshot shows the product page for Natureclean Tile & Bath Cleaner. At the top, there is a navigation bar with links for HOME, STORY, PRODUCTS, COMMITMENT, COMMUNITY, CONTACT US, WHERE TO BUY, and BLOG. A secondary navigation bar lists various product categories: All Natural Products, EcoKiln, Household Cleaning, Dish Care, Laundry Care, Personal Care, and Pet Care. The main content area features a large image of the product bottle on the left and text on the right. The text includes the product name, a 'No Gas Mask Required' note, a description of the cleaner's effectiveness, a list of ingredients, and a 'BUY' button. A 'Share | Save' button is also visible. At the bottom of the page, there are links for Media, Contact Us, Policies & Procedures, and a sign-up for a newsletter.



PURIST®

Features

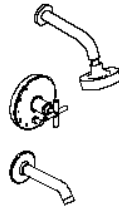
- Brass construction
- Available with cross or lever handles
- Push-button diverter
- 35° and 90° spouts

Codes/Standards Applicable

Specified model meets or exceeds the following:

- ASME A112.18.1/CSA B125.1
- ASSE 1016

BATH AND SHOWER FAUCET TRIM K-T14420 ALSO K-T14421, K-T14422, K-T14423



Colors/Finishes

- CP: Polished Chrome
- Other: Refer to Price Book for additional colors/finishes

Accessories

- CP: Polished Chrome
- Other: Refer to Price Book for additional colors/finishes
- NA: None applicable

Specified Model

Model	Description	Colors/Finishes
K-T14420-3	Bath and shower trim, cross handle and 35° Spout (shown)	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14420-4	Bath and shower trim, lever handle and 35° Spout	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14421-3	Bath and shower trim, cross handle and 90° Spout	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14421-4	Bath and shower trim, lever handle and 90° Spout	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14422-3	Shower only trim, cross handle	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14422-4	Shower only trim, lever handle	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14423-3	Non-Diverter valve only trim, cross handle	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14423-4	Non-Diverter valve only trim, lever handle	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14501-3	Valve W/Diverter only trim, cross handle	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-T14501-4	Valve W/Diverter only trim, lever handle	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-14426	35° Bath spout	<input type="checkbox"/> CP <input type="checkbox"/> Other _____
K-14427	90° Bath spout	<input type="checkbox"/> CP <input type="checkbox"/> Other _____

Product Specification

The Rite-Temp_® pressure-balancing single-control bath and shower faucet trim shall be made of brass construction. Bath and shower trim shall include showerhead with arm and flange, non-diverter spout with NPT connection, and faceplate with handle and push-button diverter. Shower only trim shall include showerhead with arm and flange, and faceplate with handle. Valve only trim shall include faceplate with handle. Faucet shall be K-_____, OR K-_____, and Rite-Temp_® valve shall be K-_____-NA.



TEL3GK & TEL5GK Series

Axiom® EcoPower® Faucet

FEATURES

- Hydropower self-generating system
- Sensor faucet with laminar flow
- Self adjusting faucet with control box and mounting hardware, less supply lines
- 1/2" water supply male threaded
- NSF compliant
- Single-hole mount

MODELS

- TEL3GK10#CP - Single Supply
Discharge: On-demand; Up to 10 seconds while activated.
- TEL5GK10#CP - Thermal Mixing
Discharge: On-demand; Up to 20 seconds while activated.
Controller/Mixer #: TN78-10V510
- TEL3GK60#CP - Single Supply
Discharge: On-demand; Up to 60 seconds while activated.
- TEL5GK60#CP - Thermal Mixing
Discharge: On-demand; Up to 60 seconds while activated.
Controller/Mixer #: TN78-10V560



COLORS/FINISHES

- #CP Polished Chrome

CODES/STANDARDS

- Exceeds mandatory baseline, 0.20 gallon/cycle, of California Green Building Code, CALGreen, by using TOTO faucets with 10 second cycle
- Meets or exceeds ASME A112.18.1/CSA B125.1, NSF 61-9, and ASSE 1070*
- Certifications: IAPMO(c)UPC, ASSE, State of Massachusetts, and others
- Code Compliance: UPC, IPC, NSPC, NPC Canada, and others
- Legislative compliance: California AB 1953 & Vermont S.152, and City of Los Angeles Water Efficiency Ordinance
- ADA compliant.



*Note: ASSE 1070 supersedes ASSE 1016 for non-shower point of use devices. Applies to TEL5 series models.

PRODUCT SPECIFICATION

TOTO Model # _____ Automatic infrared sensor activated faucet. Anti-scald, thermal mixing chamber (thermal faucets only). Automatic sensor adjustment on installation. Maximum discharge 0.17 gallons per 10 second cycle. Electrical components separated from spout assembly and sealed in waterproof compartments. All TEL5 series use an ASSE 1070 listed controller module with mixing valve. TOTO faucets with 10 second cycle use 0.17 gallon/cycle which is 15% below CAL Green's baseline.

TOTO.

TET2LN Series

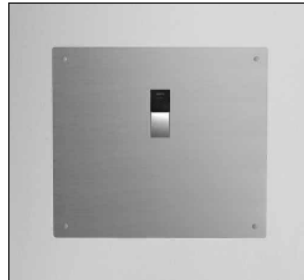
High-Efficiency Toilet EcoPower® Flushometer Valve, 1.28 gpf

FEATURES

- Hydropower self-generating system
- Electronic flushometer valve complete with 1" angle stop and 1-1/2" vacuum breaker set
- Back spud floor, top spud and back spud wall models - concealed 14" x 12" Cover plate
- 24 hour automatic flush for trap seal protection

MODELS

- TET2LN#SS
Valve only. Surface mount, Satin finish
- TET2LN31#SS (1-1/2" Vacuum breaker)
Back spud wall, Satin finish
Complete set supplied with:
Vacuum breaker & angle stop set - VB13RB-31 (Back spud wall)
 - 1" Angle stop - 10077t5
 - 1-1/2" Vacuum breaker - 10075t4
 - Outlet tube - TH559EDV176
 - Sweat solder kit - SJ3
- TET2LN32#SS (1-1/2" Vacuum breaker)
Top spud, Satin finish
Complete set supplied with:
Vacuum breaker & angle stop set - VB9RB-32 (Top spud)
 - 1" Angle stop - 10077t5
 - 1-1/2" Vacuum breaker - 10075t3
 - Outlet tube - TH559EDV177
 - Sweat solder kit - SJ3
- TET2LN33#SS (1-1/2" Vacuum breaker)
Back spud floor, Satin finish
Complete set supplied with:
Vacuum breaker & angle stop set - VB13RB-33 (Back spud floor)
 - 1" Angle stop - 10077t5
 - 1-1/2" Vacuum breaker - 10075t4
 - Outlet tube - TH559EDV175
 - Sweat solder kit - SJ3
- Optional Part:
Z-4000-J - Adapter for ground joint angle stops



Piston Valve

PRODUCT SPECIFICATION

TOTO® Model No. _____
Automatic Infrared sensor activated, toilet valve.
Heavy-duty 14" x 12" stainless steel coverplate with satin finish and vandal resistant mounting screws.
Low water consumption of 1.28 gallons per flush.
Piston valve with stainless steel self-cleaning debris screen and self-cleaning solenoid. Automatic flush every twenty four hours if not used. Electrical sensor separated from valve and sealed in a waterproof compartment. Manual override button incorporated. Through the use of TOTO's EcoPower® Flush Valves, using the valve 12 flushes per day will fully recharge the valve for up to 10 years.

COLORS/FINISHES

- #SS Stainless Steel Satin finish

CODES/STANDARDS

- Meets or exceeds ASSE 1037, CSA B125.3
- Certifications: IAPMO(cUPC), ASSE, State of Massachusetts, City of Los Angeles, and others
- Code Compliance: UPC, IPC, NSPC, NPC Canada, and others
- ADA compliant



TOTO.

UT104E(V)

0.5GPF Low Consumption Washout Urinal

FEATURES

- 0.5GPF
- Compact urinal with concealed integral trap
- Washout flush action with 3/4" top or back spud inlet

MODELS

- UT104E
Urinal with 3/4" top spud inlet
- UT104EV
Urinal with 3/4" back spud inlet

ADDITIONAL ITEMS (sold separately)

- THU3010
Stainless Steel Urinal Drain Cover

RECOMMENDED FLUSH VALVES		
UT104E		UT104EV
EcoPower®	Manual	EcoPower®
TEU1LN12#CP	TMU1LN12#CP	TEU2LN1#SS
		TEU3LN1#SS



COLORS/FINISHES

- Standard
- #01 Cotton
- #03 Bone
- #12 Sedona Beige

PRODUCT SPECIFICATION

The wall-mounted, ADA compliant, low consumption washout urinal shall be 0.5GPF/1.9LPF when paired with a 0.5GPF flushometer valve and 1.0GPF/3.8LPF when paired with 1.0GPF/3.8LPF flushometer valve. Urinal specified shall be model UT104E_____.

CODES/STANDARDS

- Meets and exceeds ASME A112.19.2/CSA B45.1,
- Certifications: IAPMO(cUPC), State of Massachusetts, City of Los Angeles
- Code compliance: UPC, IPC, NSPC, NPC Canada, and others
- Legislative compliance: California AB715, California Green Building Code
- ADA compliant



TOTO.**CST416M****Aquia® II Close Coupled Toilet, 1.6GPF & 0.9GPF****FEATURES**

- Dual-Max® flushing system
- Close coupled elongated front bowl and tank set, less seat
- Chrome push-button style dual flush option
- Concealed trapway

MODELS

- CST416M

COMPONENTS

- CT416 - Elongated Front Bowl
- ST416M - Tank and Cover only
- SS114 SoftClose® seat (sold separately)
- SS154 SoftClose® seat (sold separately)
- SS204 SoftClose® seat (sold separately)

COLORS/FINISHES

- Standard
- #01 Cotton
- #03 Bone
- #11 Colonial White
- #12 Sedona Beige
- #51 Ebony

PRODUCT SPECIFICATION

The two-piece low consumption dual-max flushing system toilet shall be 1.6GPF/0.9GPF. Toilet shall have high-profile tank, elongated front bowl and chrome push-button type trip lever. Toilet shall be TOTO Model CST416M_____.

**DUAL-MAX****CODES/STANDARDS**

- Meets and exceeds ASME A112.19.2/CSA B45.1, ASME A112.19.14
- Certifications: IAPMO(cUPC), EPA Watersense, State of Massachusetts, City of Los Angeles, and others
- Code compliance: UPC, IPC, NSPC, NPC Canada, and others
- Legislative compliance: California AB715, California Green Building Code, City of Los Angeles Water Efficiency Ordinance

