

Swedish Society for Nature Conservation | Good Environmental Choice

Home insurance

Criteria 2021:1



Bra Miljöval

Good Environmental Choice

Ecolabel of the Swedish Society for Nature Conservation

The Swedish Society for Nature Conservation (SSNC) is a non-profit organisation that is independent of political and religious affiliations. We are driven by an ambition to preserve the environment and protect people's health. It is partially due to us that seals, sea-eagles and peregrine falcons are no longer endangered species in Sweden. We promote biodiversity, and strive to prevent climate change, acidification, eutrophication, the spread of dangerous chemicals and much more besides.

However, it is not enough to protect nature in reserves or stop individual polluters. We need to reduce our total environmental impact. Companies that adapt their production methods and products to reduce the burden on the environment play a vital role in this work.

Good Environmental Choice is SSNC's own ecolabel and one of the tools we use to drive development towards a sustainable society. Good Environmental Choice demands high environmental standards from the products and services that it approves for labelling.

Good Environmental Choice is what the industry calls a Type I ecolabel – a third-party certification scheme that operates independently from all the parties involved. Good Environmental Choice is a member of the Global Ecolabelling Network (GEN). To ensure that Good Environmental Choice meets the requirements for a quality assured system, the ecolabel has been audited under the Global Ecolabelling Network's Internationally Coordinated Ecolabelling System (GENICES).

Thanks to Good Environmental Choice, hundreds of products have been reformulated and environmentally adapted, with the ecolabel generating concrete results. For example, Good Environmental Choice has helped to ensure that phosphates have been phased out and banned in laundry detergents within the EU. The Good Environmental Choice label for grocery shops drove the development of the first ecolabelled, non-mercury-based button cell battery and got manufacturers of sound greetings cards to use these for the entire Swedish market.

Another example is that electricity labelled with Good Environmental Choice has placed demands on the water flow through hydroelectric power plants, and, through this, benefited plants and animals in the affected rivers. In addition, the label encourages energy efficiency measures and the building of fish ladders so that fish can bypass hydropower stations. Good Environmental Choice also helps consumers to choose the means of transport with the lowest environmental impact, while ecolabelled insurance companies are subject to environmental requirements concerning asset management.

Consumers place a great deal of trust in the Good Environmental Choice label, giving licence holders competitive advantages.



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Find out more about Good Environmental Choice and download documents at www.bramiljoval.se Information in English, see www.bramiljoval.se

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Foreword

The criteria for Good Environmental Choice Home Insurance are one of the tools used by the Swedish Society for Nature Conservation to advance the development of a more sustainable society. The ecolabelling helps consumers and producers to make environmentally smart choices, both at the time of consumption and in the production of goods and services. The Good Environmental Choice ecolabel strategically selects the areas that the Swedish Society for Nature Conservation considers to be particularly relevant in order to increase the pace of development.

The insurance industry has a special position as a major consumer of services and products in the case of claims adjustment on behalf of its customers, in informing the customer of risks and taking action to prevent claims, and finally, managing large financial resources in anticipation of claims. A large proportion of the economic resources are put to work financially until called upon to settle claims, and the way these are invested in turn affects the environment.

Through these criteria, Good Environmental Choice wants to give consumers the opportunity to choose insurance policies that take environmental considerations into account when investing insurance premiums, work to prevent losses and provide an environmentally-sound claims adjustment process in the event of damage. At the same time, we want the ecolabel to help the insurance industry identify aspects of the business that have a major environmental impact.

Good Environmental Choice Home Insurance is a general criteria document for ecolabelling home insurance products, including products covering household contents, buildings insurance, building and contents insurance and holiday home insurance. Good Environmental Choice sets requirements covering four aspects of the insurance business:

- **Company:** The company selling the ecolabelled insurance acts with environmental awareness in its governance, procurement and operation.
- **Management of insurance assets:** The company reports how the insurance premiums are invested, with the aim of operating with a high degree of environmental consideration.
- **Customer information and loss prevention:** The insurance company informs its customers about risks and how to minimise them, and helps its customers to make sustainable everyday choices regarding the insured object.
- **Claims adjustment:** The insurance company strives for high standards of environmental consideration when settling claims regarding the insured object.

The criteria for Good Environmental Choice Home Insurance have been adopted by the Secretary-General of the Swedish Society for Nature Conservation. Our thanks go out to the many licence holders, organisations, companies and individuals who have shared valuable knowledge and views.

Eva Eiderström

Head of Good Environmental Choice

Purpose

To assure policyholders that:

- The insurance assets are managed transparently in accordance with environmental and ethical principles.
- Claims adjustment is carried out on the basis of stringent environmental requirements so that:
 - the proportion of reuse increases
 - energy consumption and resource consumption are reduced, during both repair and use of the insured object
 - emissions and use of harmful chemicals are reduced
 - loss prevention is encouraged
- Policyholders are given simple and up-to-date information about ways to avoid losses relating to the insured object
- The insurance companies are leading by example by reducing their environmental impact
- The insurance company makes it easy for consumers to choose products that are as kind as possible to people and the environment.

Scope of the criteria

The criteria apply from 15.11.2021 until the next revised criteria enter into force, which will be no earlier than 15.11.2025.

These criteria include buildings insurance, holiday home insurance, household contents insurance and combined building and contents insurance. The criteria are largely an update of the previous criteria for *Good Environmental Choice Auto and Home Insurance*. In this work, non-life insurance for cars has been separated out into its own criteria area, Good Environmental Choice Motor Insurance.

The criteria include requirements concerning licence holders, asset management, information for the policyholder, loss prevention work and claims adjustment. Most contents, buildings, holiday home and buildings and contents insurance policies can be labelled in accordance with these criteria for Good Environmental Choice. The criteria are open to insurance products aimed at consumers.

Definitions and glossary

CFA	CFA stands for Chartered Financial Analyst Institute, which offers training and certification of training in sustainable investments
EU Disclosure Regulation	The EU Disclosure Regulation is part of the EU Action Plan for Financing Sustainable Growth (also referred to as the EU Action Plan for Sustainable Finance and the EU Sustainable Finance Action Plan) and regulates, among other things, how fund management companies, insurance companies and financial advisors should inform their investors and customers about the ESG factors
GRI	GRI stands for Global Reporting Initiative, an independent international organisation that develops standards and guidelines for sustainability reporting
Chemical products	Chemical products are products such as soap, cleaners and dishwashing detergent. In terms of motor claims, chemical products also include oil, lubricants, hydraulic oil, paint and glue
Supplier	A supplier is any company that carries out insurance work for the Licence Holder, such as building contractors, tradesmen and car workshops
Licence Holder	For a definition, see Licence Terms
Green car	A green car may emit a maximum of 70 grams of carbon dioxide per kilometre, or be powered by gas. The green car definition complies with the regulations for low emission vehicles and is valid from 1 July 2020
Ecolabelled	Ecolabelled means Good Environmental Choice, the Nordic Swan Ecolabel, the EU Ecolabel, KRAV, EU organic and Blue Angel
Ecolabelled hotel	Ecolabelled hotels are those that carry the Nordic Swan Ecolabel or the Green Key
PRI	PRI stands for Principles for Responsible Investments, an open global initiative for institutional investors in partnership with the UN Global Compact and the UNEP Finance Initiative aimed at increasing the implementation of environmental, social and governance (ESG) factors in decisions on investments and contributing to a sustainable global financial system
Products	Products refer to materials and products used in insurance work, but not tools, or household contents in the case of buildings and contents insurance
Substitution principle	The substitution principle is also referred to as the substitution rule or the product selection principle. The substitution principle, as defined in the Swedish Environmental Code, means that harmful chemicals and products are replaced with less harmful chemicals, products or technologies where this is possible
Task Force on Climate-related Financial Disclosure (TCFD)	The Task Force on Climate-related Financial Disclosure (TCFD) is a market-driven initiative aimed at developing recommendations for reporting climate-related financial risks and opportunities. TCFD guidelines are based on governance, strategy, risk management, metrics and objectives

Taxonomy	The EU Taxonomy Regulation or the EU Taxonomy is part of the EU Action Plan for Financing Sustainable Growth (also referred to as the EU Action Plan for Sustainable Finance and the EU Sustainable Finance Action Plan) and is a statutory framework that provides a tool for classifying which investments are environmentally sustainable. The aim is to ensure that the financial sector receives common guidelines on which investments can be defined as green
Tropical wood	Tropical woods include: acacia*, balau, cho chi, cho xot, chowood, eucalyptus**, gmelina, greenheart, hevea, jarra, kamere, kamere grandis, keruing, mahogany, merau, shorea, tajibo, teak, yellow balau, xoan dau. *,** common plantation woods, important to have certification as plantations can lead to a number of problems, including destruction of natural forests
Reuse	Reuse refers to using a product, component or material again, with the same level of quality, to fulfil the same or a similar function as before without any processing other than cleaning and/or repair

1 Company

1.1 Corporate policies and sustainability reporting

1.1.1 Environmental policy/environmental management system

The Licence Holder must demonstrate that it is working to achieve systematic and continuous environmental improvement in its operations. This can be done through an environmental management system, or alternatively an environmental policy or equivalent governing document, with associated guidelines. This document must describe procurement requirements that include energy, chemicals and the substitution principle. It must be approved by the CEO and communicated to the customer.

The substitution principle is also called the replacement principle, the substitution rule or the product selection principle and is defined in the Swedish Environmental Code.

1.1.2 Travel policy

The Licence Holder has a travel policy under which physical travel must be avoided as far as possible and which takes into account the environmental aspects of necessary travel. The policy aims to select the most eco-efficient alternatives for each occasion, both for transport and accommodation; air travel and driving should be avoided and ecolabelled hotels (Nordic Swan, Green Key) must be used as far as possible. If a car is used for work purposes by an employee, it must be a green car. This means that newly purchased or leased cars used by employees must be green cars (as defined from 2020).

Also applies to plant-based milk. The requirement applies regardless of whether the purchases are made by the company itself or by a contracted cleaning service, for example.

1.1.3 Sustainability report

The Licence Holder must report material sustainability aspects in the sustainability report or annual report, for example in accordance with GRI's guidelines. Reporting should also include a description of how the company analyses and manages climate-related risks, for example by following the recommendations from the Task Force on Climate-related Financial Disclosure (TCFD). The report must be easy to find on the Licence Holder's website.

1.2 Environmental work in own operations

1.2.1 Consumables and paper

When purchasing soap, toilet paper, kitchen paper and paper towels, only ecolabelled products may be purchased. Only organic coffee, tea and milk may be bought for the company's staff room. When cleaning the premises in which the company operates, only ecolabelled chemical products such as washing-up liquid, dishwasher detergents and cleaning products must be used.

Ecolabelled means labelled with Good Environmental Choice, the Nordic Swan Ecolabel, the EU Ecolabel, KRAV, EU Organic or Blue Angel.

1.2.2 Electricity use

All electricity used in the company's Swedish premises must be labelled with Good Environmental Choice or be product-specific electricity from solar energy. This applies to all premises directly involved in the company's operations and service delivery, as well as any properties owned by the company. If the Licence Holder owns part of a property, the electricity used in that part shall be subject to the requirement.

Electricity from company-owned wind turbines must also be labelled as Good Environmental Choice. Talk to the Good Environmental Choice case officer if you have any questions.

1.3 Training

1.3.1 Training in sustainability and what the label means

Training in sustainability and Good Environmental Choice ecolabelling for insurance must be provided to all employees. Each new recruit must complete the training within 12 months of employment. Those in the company who have customer contact must be aware of what ecolabelling requirements have been set and why. Follow-up and/or refresher training in sustainability must then be offered annually to all employees.

1.3.2 Training in eco-driving

All personnel who frequently drive a car on business on behalf of the Licence Holder must be trained in eco-driving. This applies to those who are obliged to travel on business and who gained their driving licence before 2007. Each new recruit must begin the training within 6 months of employment.

Reasons for requirements

[1.1] Describes the company's general environmental work and ensures that the entire company works with the environmental issue in a structured way.

[1.2] Aims to reduce the company's environmental impact in day-to-day operations.

[1.3] Aims to provide all employees within the company with a basic understanding of environmental aspects associated with insurance operations.

2 Management of insurance assets

The following requirements apply to Licence Holders with both internal and external asset management. In the case of external asset management, the Licence Holder has a responsibility to select managers who ensure that the insurance premiums are managed transparently in accordance with environmental principles, and that the criteria are met.

2.1 General guidelines

2.1.1 Responsible investments

In its internal and external asset management, the Licence Holder must have signed up to and work in accordance with the UN-supported Principles for Responsible Investment (PRI). The Licence Holder's managed investments must take into account the company's impact on the environment and people in accordance with established guidelines such as the UN Global Compact, OECD guidelines for multinational enterprises and the UN Guiding Principles on Business and Human Rights. These guidelines include the principles of international conventions such as the International Covenant on Economic, Social and Cultural Rights, the International Covenant on Civil and Political Rights, the UN Declaration on the Rights of Indigenous Peoples (UNDRIP), the ILO Core Conventions, the Rio Declaration, the Convention on Biological Diversity (CBD) and the Paris Agreement (UN Framework Convention on Climate Change).

The Licence Holder publicly advocates powerful measures to reduce greenhouse gas emissions in asset management with concrete targets for annual reduction in accordance with the 1.5°C target. The Licence Holder invests in companies that contribute to alternative solutions for fossil fuels, to the protection and restoration of biodiversity and to the global Sustainable Development Goals.

2.1.2 Asset investment policy

The Licence Holder must have an asset management policy or equivalent document that describes the guidelines, control systems and positions that the company follows with regard to its asset investment. This must be available on the Licence Holder's website and must be reported to the Swedish Society for Nature Conservation at the time of application.

2.2 Transparency of insurance assets

2.2.1 Reporting of holdings

The Licence Holder must report the current holding of all securities on its website and this shall be updated at least once a year.

2.2.2 Reporting of sustainability and climate risks

The Licence Holder must annually report the integration of sustainability risks in investment decisions in accordance with the EU Disclosure Regulation, as well as the portfolio's climate risk and management thereof in accordance with the TCFD's recommendations. This also includes the portfolio's carbon footprint in accordance with Insurance Sweden's updated recommendation (31 December 2020).

2.3 Training of fund managers

All managers of the assets that relate to the licenced product must be trained in sustainability, for example by completing the TCFD, CFA and/or PRI sustainability training courses or a training course at an equivalent level. This applies to internal as well as external fund managers. Each new recruit whose work relates to the licensed product must begin training within 6 months of their employment.

2.4 Exclusion of unsustainable operations

Exclusion of unsustainable operations also applies to relevant subsidiaries and associated companies where the company owns more than 50 percent in total.

2.4.1 Exclusions within the company's overall portfolio

Investments must not be made in companies that have any production of thermal coal (e.g. brown coal, black coal, anthracite) (0 percent of turnover). Over a transition phase of no more than three years, a certain level of coal-related turnover can be accepted in a company, provided that the level is reduced annually, that there is a clear strategy for conversion, and that the strategy is adhered to.

Furthermore, investments must not be made in companies that:

- fail to prevent or remedy confirmed negative impacts on people and the environment. This also includes companies that have been involved in serious incidents without credible measures being taken, as well as companies that show systematic deficiencies such as repeated incidents, plus substandard policies and management systems for the environmental risks to which they are exposed.

Or that have a turnover from one of the following activities:

- extraction of uranium or operation of nuclear power plants and/or transportation of nuclear fuel.
- business that generates more than 5% of turnover from the production and sale of tobacco, pornography, and munitions and military services intended to be used in combat.
- business that is involved, directly or via significant ownership, in so-called controversial weapons: cluster munitions, personnel mines, white phosphorus, biological weapons, chemical weapons, nuclear weapons and depleted uranium.

2.4.2 Exclusions linked to the licensed product

The Licence Holder must ensure that the insurance assets related to the licensed product are not invested in operations that derive more than 5% of their revenue from exploration, extraction, manufacture, generation, sale or trading of fossil energy (natural gas, oil). A certain proportion of business with oil or gas-related turnover, no more than 1 percent of the total invested insurance assets, is accepted provided that the business in question has a clear strategy for conversion, that the strategy is adhered to, and that the insurance company conducts active lobbying work in line with the goals of the Paris Agreement.

2.5 Inclusion of activities relating to environmental improvement measures and innovation

The Licence Holder supports the vision of global sustainable development that underpins the UN's Sustainable Development Goals, which the global community has committed to achieving by 2030 (2030 Agenda). The Licence Holder invests in companies that actively contribute to sustainable development and innovation in line with the 2030 Agenda. Examples of relevant areas that companies in which the Licence Holder is planning to increase their investments should be working with, in accordance with the EU Action Plan for Financing Sustainable Growth (EU Taxonomy):

- climate change mitigation
- adaptation to climate change
- sustainable use and protection of water and marine resources
- transition to a circular economy
- prevention and control of pollution
- protection and restoration of biodiversity and ecosystems

The Licence Holder focuses its investments on businesses that work in accordance with the 2030 Agenda. At portfolio level, the Licence Holder must annually report how these investments contribute to the 2030 Agenda and how the investment strategy is linked to it.

2.6 Active ownership

Licence Holders who own shares in companies as part of their share portfolio must actively lobby for those companies to improve their environmental consideration. They should also be encouraged to report on significant sustainability factors, including climate-impacting factors in accordance with, for example, the TCFD's recommendations. Examples of activities include presenting environmental improvement proposals at Annual General Meetings or identifying environmental improvement areas in the portfolio companies for discussion with the companies in question. This work must be reported on the Licence Holder's website and should include information on:

- number of lobbying activities
- the sustainability aspects that have been taken into account
- methods and tools used
- results from and progress in lobbying work

If the Licence Holder has ongoing dialogue processes linked to improvement work, the Swedish Society for Nature Conservation must be notified of problems and planned measures. This may involve incidents as well as serious shortcomings in policies and actions concerning the environment or climate at any of the companies in the asset portfolio.

Reasons for requirements

[2.1] Aims to ensure that the Licence Holder works according to internationally accepted principles for sustainability within its investments.

[2.2] Lack of transparency in asset management means customers have poor insight into and understanding of what their money is used for and how it is managed. A lack of transparency also means that it is more difficult to implement measures to improve the environment. The purpose of this point is to increase transparency in the management of insurance assets, thereby giving customers greater insight into and understanding of what their collective savings are used for, and to make it easier for the Licence Holder to follow up and drive environmental improvement measures.

[2.3] Environmental and sustainability training for the people working to manage the insurance assets is a prerequisite for progress on the above points.

[2.4] Insurance is a form of collective saving in anticipation of a potential loss. Requirements for the management of the insurance premium ensure that such asset management takes place with the aim of continuously reducing negative impacts on nature and the environment. Exclusion criteria ensure a common minimum basis for all asset management associated with the Licence Holder.

[2.5] Aims to mobilise the insurance assets so that they actively contribute to environmental improvement measures.

[2.6] Aims to ensure that the Licence Holder assumes responsibility for its share ownership and asset portfolio by actively working on environmental improvements within its holdings.

3 Information and loss prevention

3.1 Information about Good Environmental Choice

3.1.1 Information on the website

The Good Environmental Choice logo must always be clearly visible on the company's website, together with the labelled product. Information about what the label stands for must be easy to find.

3.1.2 Customer information

All information to the customer, both physical and digital, about the labelled product must show that the product is marked with Good Environmental Choice and what that means.

3.2 Information and strategic work on loss prevention measures

The Licence Holder must have a strategic approach to loss prevention measures aimed at reducing the number of claims related to the labelled product. At least once a year, the Licence Holder must inform the policyholders of the preventive measures associated with the labelled product. The Licence Holder must also offer products or services to avoid or reduce losses.

Reasons for requirements

[3.1] Information to the customer about ecolabelling and the effects of ecolabelling gives the customer a better understanding of the environmental aspects of the insured object.

[3.2] Loss prevention measures are an effective way of reducing the negative environmental impact of non-life insurance. By giving loss prevention information, the Licence Holder is assisting insurance customers in their everyday lives and providing their customers with clear information on how to reduce their environmental impact via measures in the house or home.

4 Claims adjustment

The following claims adjustment requirements in accordance with sections 4.2 and 4.3 are divided into claims adjustment – building materials and claims adjustment – household contents. In cases where the insurance product does not cover the losses referred to, the point is not applicable and can be disregarded. This must be specified at the time of application and reviewed annually.

4.1 Supplier requirements

The Licence Holder must have an agreement with all the suppliers who carry out insurance work, and such an agreement must incorporate the requirements in point 4.3.1. In the event that an agreement is not entered into with all suppliers who actually perform insurance work, an agreement must be in place with all the suppliers that the Licence Holder recommends to the customer.

A supplier is any company that carries out insurance work for the Licence Holder, such as building contractors and tradesmen.

4.2 Alternative accommodation

If the alternative accommodation offered under the terms of the insurance policy in the event of damage to a house or apartment is a hotel, ecolabelled hotels should be provided where possible and environmentally justified.

Ecolabelled hotels are those that carry the Nordic Swan Ecolabel or the Green Key.

4.3 Claims adjustment – building materials

4.3.1 Method for good environmental claims adjustment

The Licence Holder has a method for ensuring that the suppliers in the claims adjustment process use the best products in terms of the environment and apply the substitution principle when sourcing building materials in the following categories: floor coverings, glue, screeds and fillers, sheet materials, insulation, paint, sealants, tile adhesive, grout, and wood products. e.g. kitchen cabinets, doors, cladding, timber, etc. The Licence Holder must also strive to ensure that new wood is FSC-labelled and tropical wood is avoided. Energy-efficient and climate-smart methods should be used for renovation wherever possible. *When choosing products, use: Kemikaliesvepet, the BASTA database, Folksams Byggmiljöguide, Good Environmental Choice, Top Ten, the EU Flower, FSC, Nordic Swan Ecolabelled products, Byggvarubedomningen or similar. Recycled material may be used.*

Tropical woods include: acacia**, balau, cho chi, cho xot, chowood, eucalyptus***, gmelina, greenheart, hevea, jarra, kamere, kamere grandis, keruing, mahogany, merau, shorea, tajibo, teak, yellow balau, xoan dau. **,*** common plantation woods, important to have certification as plantations can lead to a number of problems, including destruction of natural forests.

4.3.2 Follow-up of reuse

The Licence Holder must work to ensure that it can monitor reused and refitted materials in the claims adjustment process and must actively lobby suppliers to work on the basis of repair rather than replace.

4.4 Claims adjustment – household contents

4.4.1 Repair and reuse

The Licence Holder will encourage the repair and reuse of damaged property. Property for which the insurance company is entitled to determine the form of compensation and property which, through redemption, becomes the property of the insurance company, will in the first instance be repaired and/or reused. In the event of a cash settlement for losses, the Licence Holder must recommend that the policyholder make a repurchase with less environmental and climate impact. If it is deemed that the damaged items cannot be repaired or reused, the Licence Holder must inform the policyholder of how the damaged items will be recycled.

4.4.2 Action plan for repair and reuse

Each year, the Licence Holder must draw up an action plan to increase the proportion of products repaired and/or reused. The Licence Holder must report this annually to the Swedish Society for Nature Conservation. If the proportion is unchanged or decreases in a particular year, this must be justified in writing. The reporting requirement applies to the following six product types. If others are considered more relevant, this may be approved with a justification.

- Mobile phones
- Computers (notebook and desktop)
- Tablets
- TVs
- Furniture
- Bicycles (including electric bikes)

The report must also contain the proportion of products that are subject to cash settlement.

Reasons for requirements

[4.1] In the event of a claim, the repair work in the claims adjustment process is usually outsourced to suppliers who will rectify the damage. It is therefore important that suppliers are also trained in these criteria and how they can minimise environmentally harmful aspects of their operations.

[4.2] The Licence Holder has a responsibility to provide and recommend the best options in terms of environmental impact, a holistic approach that also includes alternative accommodation.

[4.3] Having a requirement concerning building materials in the claims adjustment process means that the Licence Holder handles claims based on stringent environmental requirements to ensure that energy use, resource consumption, emissions and use of harmful chemicals are reduced when repairing a house or apartment and that a higher amount of material is reused.

[4.4] Having a requirement concerning household contents in the claims adjustment process leads to a higher proportion of recycled products in the most common categories of claims and to environmental requirements being set for new replacement products.

Good Environmental Choice (Bra Miljöval) is an independent ecolabelling scheme run by the Swedish Society for Nature Conservation, Sweden's largest environmental organisation with over 200,000 members. Launched in 1990, Good Environmental Choice is based on two founding ideas: that natural resources must be saved and that biodiversity and human health must not be threatened.

Our criteria for Licence Holders are strict and under continuous development. Products and services that carry the Good Environmental Choice label therefore have to constantly evolve in order to be kinder to health and the environment.

www.bramiljoval.se

Swedish Society for Nature
Conservation
Box 4625, SE-116 91 Stockholm

Phone: +46 8 702 65 00



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