

Doing the right thing, making responsible decisions



United Nations
Global Compact

A message from our managing director...



The past year has seen significant changes in our evolution as a leading provider of loss adjusting and claims management services. Throughout the change process, our ambition for sustainability excellence has remained at the heart of our philosophy and, with the backing of our parent company Van Ameyde International, we are continuing our sustainable growth journey.

Climate change is a global challenge, and one that the insurance sector has a unique opportunity to positively influence through both our internal and external operations. Woodgate & Clark has a long-standing commitment to deliver positive outcomes with our colleagues, clients and communities, and it is now more important than ever that our industry and others come together to take concrete steps to confront the issue.

I am delighted by the progress we have made with our sustainability planning and commitments over the last 12 months, which give us a solid platform on which to both reduce our emissions and measure our success over the next 5 years. We have underpinned our strategy with our business goals, purpose and core values, always considering opportunities for strategic growth and business transformation.

The work we have done also provides us with the opportunity to talk in more detail to our clients about our short and medium term goals and offer them the assurance that they are partnering with a truly sustainable business.

In this report we will set out the commitments made by our board of executives to achieve net zero and illustrate the practical steps we will take to proactively reduce our carbon footprint, while continually improving the integrity of our data to deliver greater transparency. We also demonstrate our commitment to clear and transparent disclosure and, while we highlight our progress over the last year, we also continue to reflect on where there is more work to do.

We welcome your feedback and encourage you to visit the Woodgate & Clark website for up-to-date information about our sustainability progress and plans over the course of the year ahead.

James Eveling
Managing Director

About Woodgate & Clark

Our Story

Woodgate & Clark is one of the UK's leading loss adjusters providing complete claims solutions to insurance providers operating in commercial, domestic, marine and motor. We also excel in handling specialist and non-standard claims, from thatched roofs to theatres, hotels to heritage sites.

With a team of over 350 people operating from offices across the UK, we are proud to have one of the highest ratios of qualified loss adjusters in the industry. And we don't stop there. Investing in on-going training and award-nominated career pathways to develop all our experts to be the best of the best, helps us to ensure customers get back on their feet and back to their business as quickly as possible.

To complement our adjusting services, we also have our own dedicated building repair network, Quadrassist, operated by an experienced team of construction professionals with insurance expertise.

Our Services

Loss adjusting

Expert, technically superior loss adjusting services delivered by experienced, qualified professionals.

Claims Management

Efficient, bespoke desktop claims management solutions, handled by claims technicians.

Building Repair Network

Established nationwide panel of hand-picked building contractors created to provide peace of mind regarding any building repair they might need following an insurance claim.



Sectors

We operate through the same sectors as our clients, so we can identify challenges and find bespoke solutions to the claims problems they face. We provide support for efficient decision making, cost reduction, and we provide greater clarity and flexibility by tailoring our service to each client's needs.

- Insurance
- Financial Services
- Consumer
- Professional Services
- Local Government & Public Sector
- Built Environment

Who we work with

Our clients range from FTSE100, multi-national and household names, to the public and private sector.

Clients and customers are at the heart of what we do. They are at the heart of our business growth plans and guide our evolving approach to delivering exceptional loss adjusting and claims services.

Where we operate

W&C offices: 14 locations across the UK

Associations: Parent company Van Ameyde Group operates across the world in more than 30 territories through 46 operating companies.

Our Values



Agile

We are flexible, intelligent, dynamic and adaptive, embracing and developing the latest technologies to help us deliver incisive business insight and pragmatic, economic claims solutions



Collaborative

We know that the best way to provide the solutions and performance our partners need is through continuous collaboration with all stakeholders, providing support and empowering our team to deliver



Expert

We nurture a culture of excellence, employing people with superior technical expertise, allowing us to help our people realise their ambitions and provide career pathways, whilst delivering exceptional customer service and outcomes

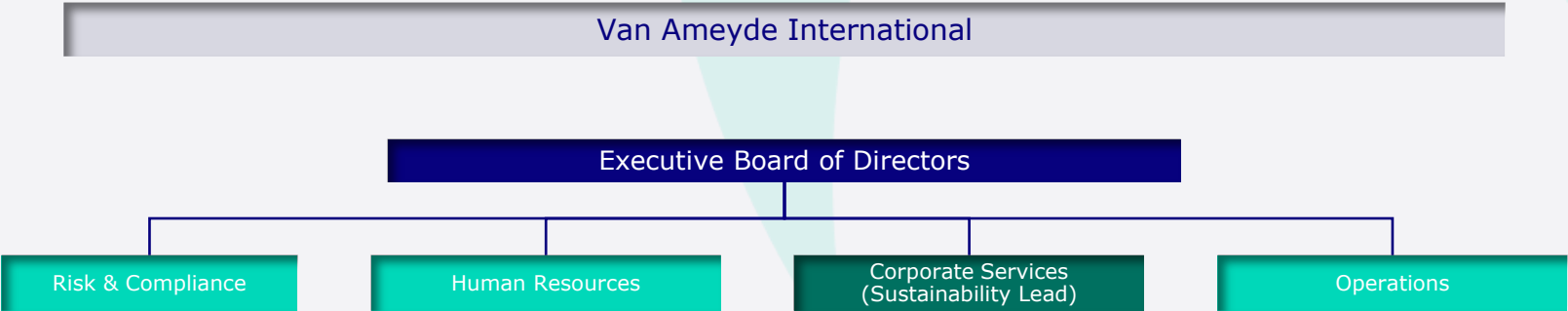


Responsible

We are committed to doing the right thing by making responsible decisions and creating opportunities in ways that are good for business, our people, the wider community and the environment

At Woodgate & Clark, we recognise the importance of a strong culture of compliance, ethics and integrity.

The sustainability issues which are most important to our stakeholders underpin our strategy, and this has the engagement of and accountability from our Executive Board of Directors and all levels of leadership across our business. The oversight provided by the Executive Board and its management groups include Corporate Services (Sustainability Lead), Operations, Human Resources, and Risk & Compliance. There is groupwide oversight and governance through our parent company Van Ameyde International which necessitates additional annual reporting.



Leadership

Head of Corporate Services

Reports to our Managing Director and has oversight of the delivery of our sustainability strategy, ensuring we have the governance and operations in place to deliver against our targets and key metrics. Advises the Executive Board on our progress.

Board Sponsor

Has overall responsibility of ensuring we deliver our sustainability strategy, providing support and challenge and suggesting any actions, priorities or projects needed to ensure we are evolving our strategy and continually meeting the expectations of both internal and external stakeholders.

HR Director

Embeds an inclusive culture across the business and looks at new initiatives to diversify our workforce. As D&I is a key element of our sustainability strategy, this role supports the managing director and board sponsor to be able to deliver our targets and commitments.

Our approach to sustainability

Since launching our ESG strategy in 2021, we have accelerated our efforts on actions that result in better outcomes for our clients, a more diverse and inclusive workplace for our colleagues, meaningful community investment and a positive reduction in our scope 1, 2 and 3 emissions on our journey to Net Zero. Whilst we can make a difference on our own, Woodgate & Clark has also strengthened its credentials and impact through collaboration, working with a range of stakeholders that enable us to draw upon each other's expertise, knowledge and resources.

To ensure sustainability becomes deeply embedded into our business, we have strengthened our ESG governance and to enable real and lasting value. An important part of this has been the development of internal ESG communications to support oversight at the highest levels in our business, track progress, highlight challenges and sustain momentum. We will continue with our plan to evolve communicate our ESG data across our operating businesses and locations to ensure greater transparency and accountability, as we collectively deliver on our strategic priorities. The nature of the business we are in requires that we are skilled at creating a conversation with our stakeholders as the basis for building quality relationships.

Over the last year, we have also continued to look for opportunities to engage colleagues across Woodgate & Clark in meaningful dialogue. This not only encourages everyone to share in our ESG journey but creates the sense of ownership and participation which is critical to the delivery of our vision and business objectives. We have also seen that clients want to be able to justify their choice of supply partners to their stakeholders, with many asking for evidence of responsible business practices, and mandating ESG-related requirements to qualify as a supplier.

Looking to 2025 and beyond, our ability to maintain a profitable, sustainable and values led business is driven by the realisation that it's the future not the past that will define us. The integrity of environmental and social commitments is vital for addressing challenges on climate change, human rights and their impact on communities and we are well placed to raise the bar in terms of our approach to ESG and sustainability and to navigate the future with confidence.

Amanda Pelc
Head of Corporate Services & Sustainability Lead



Sustainability. Our approach

Environmental

- **Climate Risk Assessment:** Conduct a comprehensive assessment of climate-related risks and opportunities, including the impact of more regular extreme weather events and surge resilience, regulatory changes, and the carbon transition to Net Zero CO2 emissions.
- **Net Zero:** Establish clear targets for reducing our carbon footprint and achieving Net Zero by 2030. Implement energy-efficient practices, such as office sustainability initiatives, sustainable business travel guidance and remote work policies.
- **Supply Chain Sustainability:** Collaborate with suppliers to evaluate and improve the sustainability of our supply chain, ensuring responsible sourcing and minimising environmental impact through delivery of goods and services.

Social

- **Diversity and Inclusion:** Foster a diverse and inclusive workplace by implementing diversity training programs and creating a culture that values equality and inclusion.
- **Community Engagement:** Engage in community outreach and support initiatives that align with our core values. Encourage employees to volunteer and participate in social causes.
- **Employee Well-being:** Prioritise the well-being of our workforce by promoting mental and physical health programs, work-life balance, and support systems for employees.

Governance

- **Board Oversight:** Managing Director James Eveling is our dedicated ESG champion within the Board of Directors to provide oversight, set goals, and monitor progress on ESG initiatives.
- **Transparency and Reporting:** Enhance ESG disclosure through regular reporting, following industry standards and guidelines, such as the annual Streamlined Energy & Carbon Reporting (SECR).

Integration into our operations

- **Training:** Provide training to all employees to enhance their understanding of sustainability issues, our strategy, and their role in its implementation.
- **Incorporate ESG Criteria:** Integrate ESG criteria into business decisions, processes, and claims solutions.
- **Establish clear ESG performance metrics,** including reduction targets for carbon emissions. Regularly assess progress against these metrics and adapt strategies to achieve our ESG goals.
- **Actively engage with key stakeholders,** including clients, employees, and regulators, to ensure alignment with their ESG expectations and concerns.



Environmental Risks & Opportunities

Strategic impacts

The Board concludes that the business is well placed to deliver its broader strategic objectives in the face of climate change by continuing to effectively integrate its assessment of climate related risks into its overall business decision making process and continuing to innovate and adapt its services to meet the changing needs of clients as they adapt to the transition to a low carbon economy. It also recognised that to effectively manage these climate-related impacts, it must continue to educate and engage all colleagues to consider climate change in the context of their individual roles and responsibilities so that the group is well placed to respond to the volatility that climate change will cause within its operating environment.

The Built Environment



The way that we all use our offices has changed significantly. As a result, our portfolio is continuously under review, and we take opportunities to dispose of under-utilised premises where possible.

When we refresh, refit or relocate offices, we deliver collegiate, flexible, shared spaces that feels more connected to our colleagues. We do this by ensuring workspace design continues to be based on colleague and client needs, our sustainability commitments which impact the decisions we make on materials and our carbon footprint and incorporates ideas to boost productivity and wellbeing with smart, clever and functional work areas.

Woodgate & Clark's sustainability commitments were pivotal to the transition into our new reduced head office space which includes workstations, break-out seats, collaboration spaces and enclosed meeting areas, and for which 65% of the former office resources were reused, with the unused supplies being donated to other businesses and charities or responsibly recycled.

Sustainable Design



During office refits we recognise the benefit of prioritising sustainable design choices including:

- Recyclable materials to reduce waste and items to landfill
- Laminates and timbers from FSC certified wood and carpets fully recyclable at the end of life
- Acoustics made from recycled materials

Business Travel



In 2025, we will re-launch our internal travel policy to increase alignment with our commitment to reduce our carbon emissions from travel by 42% by 2030. The changes are designed to encourage behaviour around travel to be informed by the impact of journeys on the environment.

We continue to increase accountability for travel and recognise that the result of this policy change is likely to take time to materialise. Like many growth orientated businesses, we are having to manage the impact of our organic growth and M&A activity on emissions, which has resulted in a significant increase in travel in the short term.

To ensure we keep our net zero journey on track, it is vital that the volume of journeys made by colleagues is reduced, and that there is a shift to methods of transport with a lower environmental impact, and where possible we offset the emissions associated with essential journeys. This will be a key focus for our senior leaders engaging with colleagues in FY2025/26 as we improve the quality and collection of travel data and seek to embed behavioural change.

Metrics and targets



We are committed to supporting the global transition to a sustainable low-carbon economy and our ambition is to achieve Net Zero greenhouse gas ('GHG') emissions ahead of the UK Government's target of 2050, aligned to the goals of the Paris Agreement. This action ensures we play our part in the collective effort to mitigate the worst climate-related risks noted above by reducing the impact of climate change on society globally. Our key metrics are therefore the Group's GHG emissions, and, in setting targets, we have committed to reduce our emissions in line with the SBTi's recommended 1.5°C pathway.

Woodgate & Clark measures Scope 1, 2 and 3 emissions which are summarised on page 7.

Our near-term targets are to reduce Scope 1, 2 and 3 greenhouse gas emissions by 42% by 2030 against a 2021 baseline. These targets were validated by Planet Mark in May 2025.

During the year we will refine the processes around our scope 3 data collection to increase visibility of our total value chain emissions. This process will be key to facilitate a more comprehensive assessment of the action required to reach our net zero target. More detail on the action being taken by the business in achieving these targets can be found on page 11.

Our progress: 2024 GHG emissions measurement

Van Ameyde UK Holding Limited, incorporating Woodgate and Clark Limited

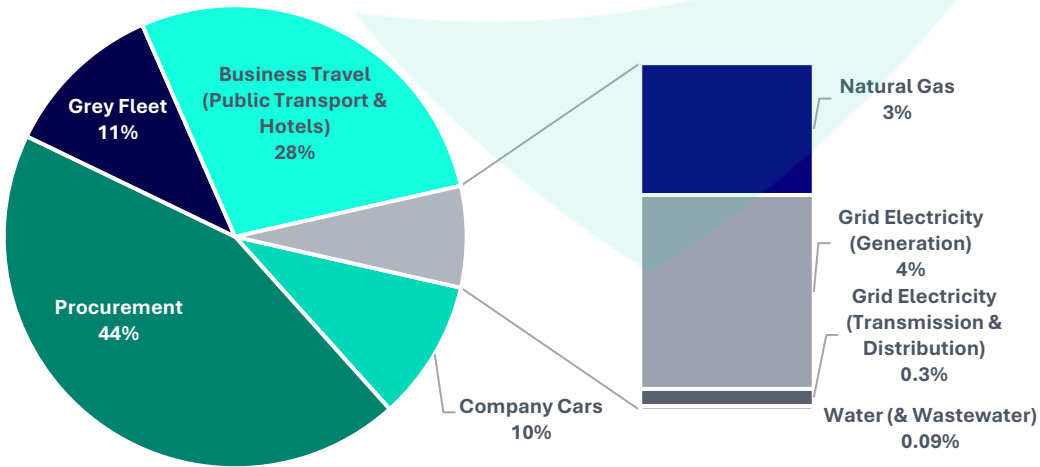
GHG Emissions Scope	Reporting Units	Baseline Yr. (2021)	Previous Yr. (2023)	Current Yr. (2024)	% Change vs. 2021
Scope 1	tonnes CO ₂ e	132.87	182.93	132.81	-0.04%
Scope 2	tonnes CO ₂ e	62.52	50.20	41.92	-32.9%
Scope 3	tonnes CO ₂ e	185.41	185.92	123.33	-33.9%
Total GHG Emissions	tonnes CO ₂ e	380.80	419.05	298.06	-21.7%
GHG Emissions Intensity	tCO ₂ e/employee	1.11	0.95	0.71	-36.4%
GHG Emissions Intensity	tCO ₂ e/£M turnover	11.03	10.74	8.24	-25.3%

- Total GHG Emissions for Scope 1, Scope 2, and Scope 3 for the twelve-month period to 31st December 2024 are 298.06 tonnes CO₂e.
- Of our total GHG emissions Scope 1 accounts for 44.6%, Scope 2 for 14.1% and Scope 3 for 41.4%.
- Our GHG Emissions CO₂e Intensity per £M turnover is 8.24 tonnes CO₂e, and per employee is 0.71 tonnes CO₂e.

Key Commentary:

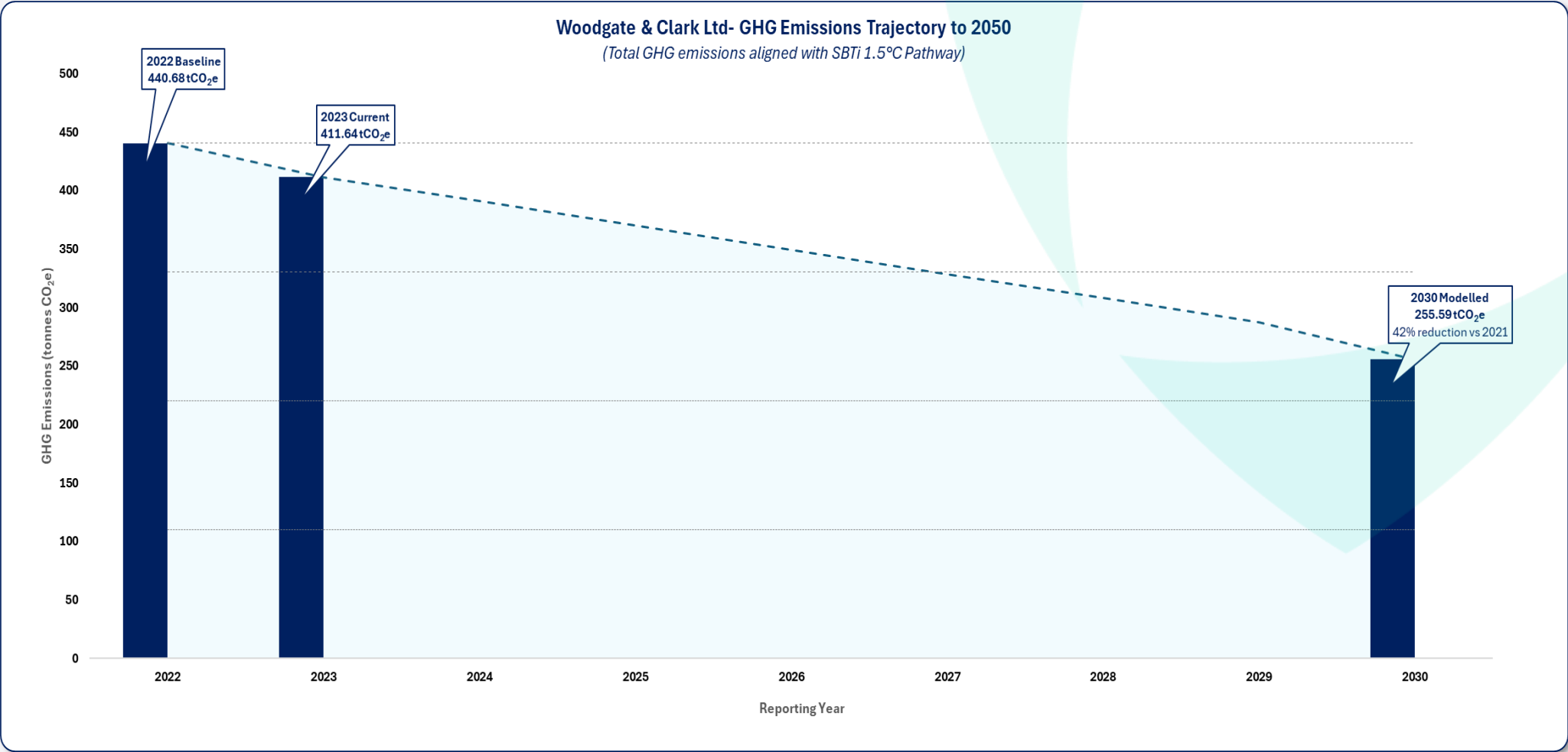
- The 2024 data is under review and will be updated during 2025
- Procurement accounts for 44% of total emissions.
- Company car use accounts for 10% of total emissions.
- Business travel & Grey Fleet accounts for 28% of total emissions.
- Office use (electricity, gas, water) accounts for 8.2% of total emissions.

Van Ameyde UK Holding FY 2024 GHG Emissions
(% split by source)

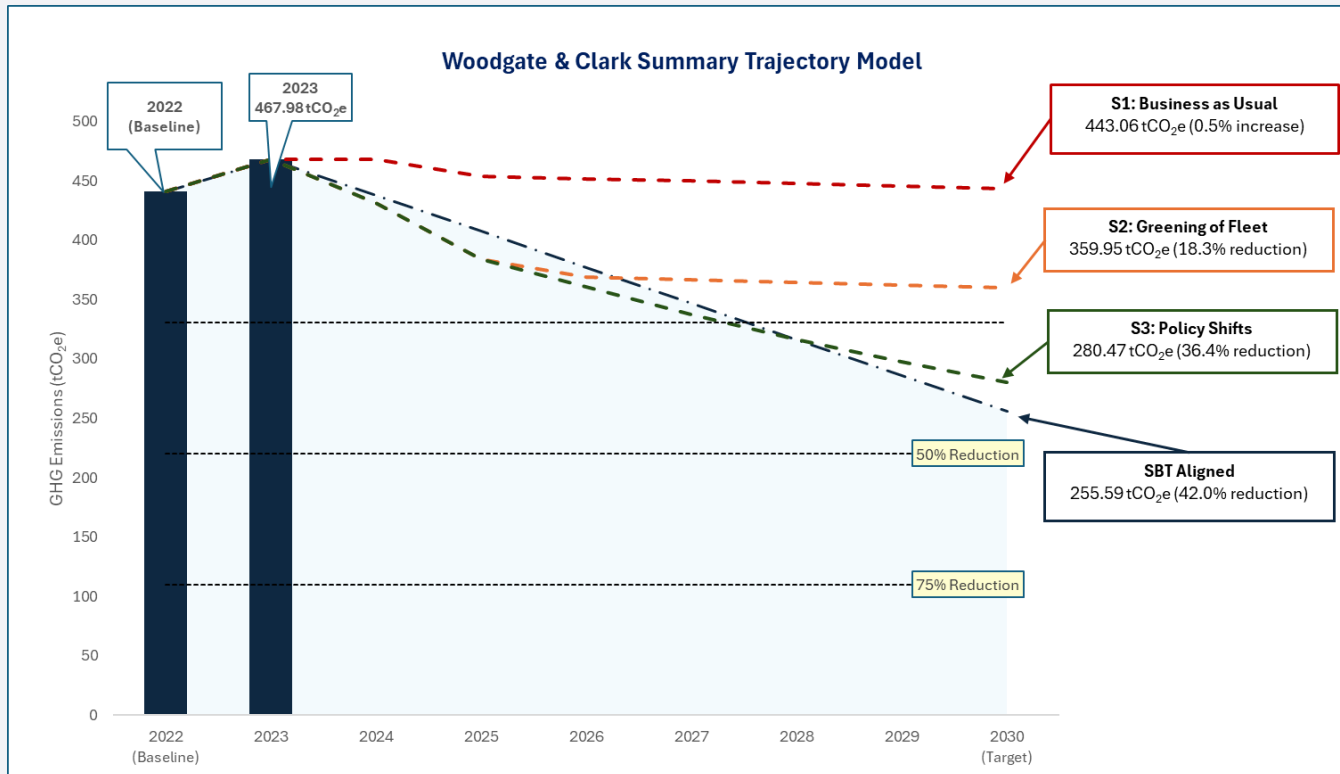


Net Zero: emission reduction modelling

W&C commits to reduce Scope 1, Scope 2, and Scope 3 emissions 42% by 2030 from a 2022 baseline year.



Net Zero: emission reduction scenario modelling



Commentary

3 emissions reduction scenarios were modelled to provide a high-level overview of potential emissions reductions from identified reduction measures/interventions. Designed to help inform discussions/strategy approach as to how to achieve the set target.

Modelled emissions reductions are informed by:

- Changes in office numbers/locations
- Forecast carbon intensity of National Grid (electricity)
- Switching to Electric Vehicles (company cars)
- Switching to petrol-hybrid vehicles (car allowance)
- Percentage reductions through policy interventions

The following scenarios have been modelled based on Woodgate & Clark's 2022 GHG emissions baseline:

- **Scenario 1: Business as Usual**
- **Scenario 2: Greening of the Fleet**
- **Scenario 3: Policy Changes**

Potential reductions achieved are compared against a SBT aligned benchmark (42% reduction vs 2022 at 2030)

Models are based on assumptions/estimates and are designed to provide a high-level overview to help inform policy/strategy discussion.

Scenario 3 represents the 'best case' scenario (36.4% reduction vs 2022).

Policy and behavioural change alongside technological change is the most effective means to drive emissions reductions.

Whilst these initiatives are designed to get us closer to the 42% reduction in our emissions by 2030 in line with the SBTi trajectory, we must recognise that they will only get us some of the way and offsetting will inevitably form part of how we will meet this target. The modelling allows for us to start with these initiatives in 2026.

Emission reduction commitments

Woodgate & Clark have committed to a 42% reduction in GHG emissions by 2030 and a 90% reduction by 2050



GHG emissions measurement

With the help of Arthian environmental consultants we work annually to produce up to date baseline emissions illustrations, including emissions modelling to 2030



Centralised sustainable procurement model

Controlled and responsible supplier selection using enhanced due diligence and gathering product lifecycle data, will help us to make more intelligent, sustainable procurement choices



Company car fleet and business travel

We will continue to buy and use electric and hybrid vehicles within our company car fleet and encourage sustainable, low carbon travel choices amongst our workforce where practicable



Home working

Operate a hybrid working model which allows office-based employees to work from home or another location for 3 days per week, thus reducing commuter travel and energy consumption.



SBTi aligned targets

In 2025, Woodgate & Clark set emissions reduction targets for Scope 1, 2 & 3 aligned to the SBTi 1.5C trajectory, validated by Planet Marker



United Nations
Global Compact

UN Global Compact

As part of the Van Ameyde Group, which holds group status, Woodgate & Clark has signed up to the UN Global Compact



Eco Vadis Accreditation

Woodgate & Clark will work towards achieving Eco Vadis Sustainability Rating accreditation



Social Enterprise Suppliers

We will explore further opportunities to work with SE suppliers across our supply chain

Emission reduction policy commitments

Following detailed review of modelling results and internal discussion, Woodgate & Clark has identified the following next steps. The effectiveness of these specific measures will be reviewed at least annually and adjusted as required.



Greening of the Fleet

Company cars

From 2026 inclusion of one EV choice within each company car banding

Car allowance

From 2026, new policy to compel those in receipt of an allowance to ensure their vehicle meets

Euro 6 standards

- Euro 6 compliant, diesel cars should emit no more than 0.08g/km of NOx while petrol cars should not exceed 0.06g/km
- Under 100,000 miles on the odometer
- Be under 10 years old



Offsetting Business Travel

GreenPerk

Via our business travel booking system **TravelPerk**, we will provide low carbon and offset travel and accommodation options, which can be mandated, as well as encourage more sustainable behaviours in terms of booking/cancellations



TravelPerk



Sustainable Procurement

Move to low carbon products/suppliers using social enterprise where possible

Use suppliers that offer low carbon or offset deliveries

Collect product lifecycle data from suppliers where available (including IT hardware and software)



WILDHEARTS
BUSINESS FOR GOOD



Diversity, Inclusion & the Employee Experience: Claire Fisk, HR Director

In an ever-evolving world, change is constant and enduring. This is especially true within the insurance sector.

One of the reasons I chose to pursue a career in HR, is the chance it gives me to influence the most fundamental aspect of how we underpin our success: our people, both what we offer our team, and what we expect in return. Everyone, of course, has a choice about where they work – and I see it as part of my role to make that choice as easy as possible.

We have the ability to directly influence and encourage this within the HR function. There are many ways we do this, some are immediately noticeable, and others less so. We do this by continuing to recruit the right people aligned to our values, improving our diversity and agility so we can attract and retain the best talent in the industry, developing and progressing our team, encouraging the showcasing of their talent and rewarding them fairly. This, of course, is all underpinned by an innate focus on health and wellbeing for all. Running parallel, we believe it is crucial to support the communities we work in, helping them to thrive and investing in the next generation of talent.

I want to ensure that inclusivity remains central to the experience of colleagues working at Woodgate & Clark. We want to advance and amplify the agenda internally through sustained colleague engagement, and externally through collaboration with clients. Our DE&I strategy is implemented in ways that are relative and sensitive to local perspectives and cultural norms. Increasing engagement provides the valuable insight needed to evolve, implement, and review progress against each priority identified.

As we further develop our strategy, I'm excited to see what else we can achieve to support greater diversity and inclusion at Woodgate & Clark, as we accelerate progress to further embed inclusive leadership behaviours, skills and competence, so that as a business, we are diverse by default.

Claire Fisk
HR Director

10 DE&I Priorities

1

Data & analytics

Rolled out employee experience platform, Cascade

Collection of UK data

Published gender pay gaps for second year running

2

Recruitment

14% year-on-year increase in applications from ethnic minority candidates

Women accounted for **50.1%** of new hires in the UK

3

Policy, pay & reward

Further reduction in the combined mean gender pay gap with the median pay gap remaining constant

A greater proportion of females in the upper and upper-middle pay quartiles

4

Retention, promotion & succession

Our internal mobility rate was **12%** in the last Financial Year, positive for a business of our size.

Focus on female progression has resulted in a higher proportion of women promoted to higher level roles

Women make up **47%** of senior leadership team

5

Working practices

Continuation of flexible and hybrid working

Improvements to performance management, and mandatory training

Development of Employee Value Proposition

Acceleration of digital transformation enhancing the employment experience

6

Mentoring

Ongoing expansion of our mentoring scheme, promoted by colleague networks

Continuing collaboration with clients

7

Data declaration

Colleagues in the UK disclosing their ethnicity data increased to **56%** in 2024 from **43%** in 2023

8

Senior Leader Actions

Our leaders actively support of our DE&I Strategy

9

Divisional plans

DE&I plans in place and reviewed quarterly with HR Business Partners

10

Engaging clients

Client collaboration on key DE&I campaigns - International Women's Day and best practice sharing sessions

Advanced pay gap reporting

This is our second year of gender pay gap reporting and the second year we have published our gender pay gaps.

Whilst we also continue to publish our ethnicity pay gaps, we have not reported on our LGBTQ+ and disabled colleagues. We will, however, strive to include this data in the future and have taken steps to make the disclosure of personal diversity data quicker and easier for colleagues (where they feel comfortable doing so), including through the rollout of our new people system.

Our pay review philosophy includes supporting our lowest paid colleagues & improving the gender pay gap at lower grades.

The Employee Experience

Health & Wellbeing

In delivering on our purpose, our wellbeing strategy aims to create and sustain a healthy working environment where everyone at Woodgate & Clark feels supported and comfortable to speak openly about their wellbeing.

To support this, we have a growing network of more than 15 Wellbeing Champions who help to promote and shape our wellbeing activity.

Our Mental Health First Aiders act as a point of contact for colleagues who may be experiencing a mental health issue or concern. The First Aiders spot signs and symptoms of common mental health issues, provide preliminary support and reassurance, and guide the individual to seek the professional assistance they may require. This interaction could range from having an initial conversation through to supporting the person to get appropriate help.

We deliver regular sessions on wellbeing, from looking after yourself and others, to understanding sleep, dreams and resilience. We have recorded bespoke sessions to create a suite of interactive learning.

Recent webinars have been on stress and anxiety; switching off/preventing digital we can support colleagues as a carer friendly workplace. burnout; mindfulness matters; mental health guided self assessment; resilience and financial wellbeing.

In 2024, we delivered wellbeing sessions to people managers to support them to understand wellbeing and mental health, how to spot the signs and provide guidance for constructive conversations.

Further support and resources is available to colleagues through our People Hub.

Supportive Policies

We have been reviewing our family friendly policies and have made some positive updates, including the introduction of paid neonatal leave, additional paid leave to attend a training course for colleagues who are adopting a child, and increased entitlements for those undergoing fertility treatment.

Woodgate & Clark has an extensive range of policies which support wellbeing and inclusion, including:

- Carers Leave
- Maternity leave
- Adoption leave
- Paternity leave
- Shared Parental leave
- Parental leave
- Menopause
- Flexible working
- Workstyles
- Workplace adjustments
- Volunteering

Employee Assistance Programme ('EAP')

Sometimes meeting the demands of work and personal life can be a challenge.

Our Employee Assistance Programme (EAP) is one of our core benefits and is automatically available to everyone from the day that they start work at Woodgate & Clark. It is a completely confidential helpline available 24 hours a day, seven days a week and is there to support colleagues with any issue, challenge or concern related to work, life, health, family, or finances.

Menopause Support

Menopause continues to be an important topic and one we aim to fully support our colleagues with.

Our Menopause Policy sets out our promise to support colleagues who are experiencing menopausal symptoms, and explains what provisions are available to them. Our guidance is designed to help people managers build a level of trust so that colleagues are comfortable discussing menopausal symptoms at work, and any support or adjustments they think they need.

Woodgate & Clark colleagues can join our regular menopause webinar sessions that have created a space for colleagues to learn more about the menopause and talk about it in a relaxed way so that it becomes a topic that is a little easier for everyone.



List of key policies and ISO certifications

Policies

Below is a list of the key policies that support the company in its performance of the sustainability metrics and to ensure we remain compliant and act responsibly in everything that we do. These policies are communicated to all colleagues via our internal channels and where applicable, training is provided.

Anti-Bribery, Corruption, Fraud & Complaints

- Complaints Policy
- Whistleblowing Policy
- Financial Crime Policy
- Environmental Policy
- Conflicts of Interest Policy

Colleagues

- Recruitment Policy
- Family Friendly Policies
- Flexible Working Policy
- Redundancy Policy
- Disciplinary Policy
- Grievance Policy

Communities

- CSR Policy

Data Protection & Cyber Security

- Information Security Policy
- Data Protection Policy
- Acceptable Use Policy
- Data Breach Policy
- Access Control Policy

Diversity & Inclusion

- Diversity & Inclusion Policy
- Modern Slavery Policy
- Menopause Policy

Health, Safety & Wellbeing

- Health & Safety Policy

Other

- ESG Policy
- Procurement Policy

Additionally, our Quadrassist building repair network is certified to **ISO standard 14001 (Environmental Management)**.



If you have any questions about this report or the information within it, please contact:

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