

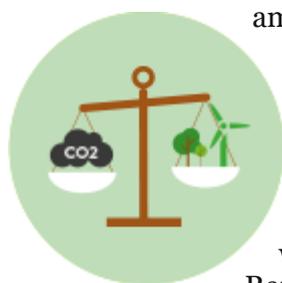
Frequently Asked Questions

- Carbon Offsets.
- Our Insurances.

Carbon Offsets.

What are Carbon Offsets?

The idea is simple: if you can't avoid creating CO₂ emissions by using the energy that comes from burning fossil fuels (oil, coal, gas, wood) you pay someone else to prevent an equivalent amount of greenhouse gases from getting into the atmosphere.



Carbon offset schemes allow individuals and companies to contribute to environmental projects around the world in order to balance out (offset) their own carbon footprints. The projects are usually based in developing countries and most commonly are designed to reduce future emissions. This might involve clean energy projects or schemes which soak up CO₂ directly from the air through preservation of tropical Rainforest or the planting of trees (deforestation and forest degradation produce as much as 15% of the world's annual CO₂/greenhouse gas emissions).

How does that work exactly? Two simple examples.

- ✚ A **windfarm** generates electricity, obviously, from the wind, not from fossil fuels, so no CO₂ emissions. The electricity it produces is all used by consumers through the National Grid in the UK. If that windfarm did not exist, consumers would have to use the same amount of electricity generated from fossil fuels. So, the existence of the windfarm eliminates the need to burn fossil fuels to create that amount of electricity, and therefore prevents the production of the corresponding amount of CO₂ emissions.
- ✚ A **rainforest conservation and restoration project** protects trees from being cut down. Since trees sequester (or absorb) harmful CO₂ from the atmosphere, if those trees were cut down, a verifiable amount of CO₂ would remain in the atmosphere. So, by keeping the trees alive and in place, the project keeps that amount of CO₂ out of the atmosphere.

In both cases, independent verification establishes how many tonnes of CO₂ are prevented from entering or staying in the atmosphere by the project. Since funds are needed to support the creation and continuation of the projects, the projects sell the "Carbon offsets" they have achieved to individuals or entities who are responsible for CO₂ emissions in their own lives or activities (their carbon footprint).

Some people and organisations offset their entire carbon footprint while others aim to neutralise the impact of a specific activity, such as an individual taking a flight. Carbon Offsets are sold by the tonne of CO₂ and relate to the amount of carbon offset for a period of one year.

What does one tonne of CO2 mean?



2,397 miles driven in the average passenger car



1 return economy flight from London to New York



the carbon (CO₂) captured (“sequestered”, or absorbed) by 1 acre of forest in one year



the amount of carbon emitted by the average person each month.



Other examples of amount of CO₂ produced from daily activities (1 kilo = 1000th of a tonne):

	Each time	Per Year
Tumble-drying a load of laundry	4.37 kilos	0.5 tonne
Taking a Shower	0.95 kilos	0.33 tonne
Having a Bath	1.95 kilos	0.20 tonne
Boiling a Kettle	0.35 kilos	0.25 tonne
One kilo of lamb	39.2 kilos	1.96 tonnes
One Kilo of Beef	27 kilos	1.35 tonnes
Buying £80 worth of clothes a month	4.16 kilos	0.50 tonne

How can I be sure these carbon-offset projects are preventing the release of the amount of carbon you say they are?

In order for a carbon-offset project to help reduce the build-up of carbon pollution that is causing climate change, it must address certain issues, including:

- **Permanence**, which, simply stated, is the life of the project. It wouldn't help to reduce climate change much if a tree were planted or saved one year only to be cut the next. The most desirable forest carbon projects are those where the restored and protected forests are likely to remain intact indefinitely.
- **Additionality**, which refers to the amount of carbon dioxide captured, stored or prevented from reaching the atmosphere compared to what would happen without the project. In other words, is this something that would have happened anyway?
- **Leakage**, which occurs when emissions avoided within a site are not eliminated, but rather displaced to another location, or when carbon capture and storage at a site leads to land clearing elsewhere.
- **Measurement and monitoring**, which entails periodic field measurements of forest growth and associated capture and storage of carbon, as well as, in some cases, analysis of satellite imagery and models of forest growth and deforestation.

- **Verification**, of carbon benefits by an accredited independent third-party, which occurs periodically throughout the life of a project to ensure it meets its intended goals of carbon storage and that all additionality, measurement, leakage and permanence requirements are being met.

The projects providing the carbon offsets for Gooseberry Green Insurance's products address all these issues.

Are these offsets verified by a third-party?

The measurements and accounting for all carbon offsets forming part of the Gooseberry Green Insurance products are independently verified by an accredited third-party to meet high standards, such as the Verified Carbon Standard (VCS), The Gold Standard, or EEVS. All carbon offsets have a validity of 12 months and thus will be retired after 12 months, so they cannot be double-counted.

Gold Standard

These verification processes ensure that a project is allowed to sell certified carbon credits only if the additional money definitely reduces emissions by the promised amount.

Will voluntary carbon offsets alone solve climate change?

No one programme alone can solve climate change. The use of carbon offsets contributes to the comprehensive changes society must make to begin reducing the build-up of carbon pollution that is causing climate change. One way we can help fight climate change is to make choices about our homes, our travel, the food we eat, what we buy and throw away and the policy decisions we support that will reduce our overall emissions.



By opting to buy your insurances from Gooseberry Green Insurance, which include free carbon offsets, you will be joining with a community of individuals who wish to make a difference in the build-up of carbon dioxide and other greenhouse gases in the atmosphere.

Do the carbon offsets included with my Gooseberry Green Insurance policy help support actual projects?

Yes, the carbon offsets included with your Gooseberry Green Insurance policy benefit real on-the-ground conservation projects with verifiable carbon benefits. The first project in the voluntary carbon offset programme is an **INDIA WIND POWER PROJECT**, Wind-based Power Generation by Panama Wind Energy Godawari Private Limited, Pune in the State of Maharashtra, India.

This project generates power using a renewable energy source (wind) and sells the power generated to the state power grid. The project activity involves the installation and maintenance of Wind Turbines. The total installed capacity of the project is 80 MW; which involves operation of 40 Wind Turbine Generators (WTGs), each with a capacity of 2 MW.

The project is promoted by Panama Wind Energy Godawari Private Limited and located at Maharashtra state in India. The power produced displaces an equivalent amount of power

from the grid, which is fed mainly by fossil fuel fired power plants. Hence, it results in reduction of Greenhouse Gas (GHG) emissions.



The project has been independently verified by Verified Carbon Standard (VCS) and according to their report GHG emission reductions from the project activity will be 136,936 tonnes of CO₂ per year, with the total expected GHG emission reductions across the 10-year crediting period of 1,369,360 tonnes of CO₂.

The Project activity is a new facility with the purpose of generating electricity by the utilisation of wind power and further selling the generated energy to the NEWNE Grid. In this process there is no consumption of any fossil fuel and hence the project does not lead to any greenhouse gas emissions. Thus, electricity would be generated through sustainable means without causing any negative impact on the environment. The crediting period started in March 2014 and is expected to run for 10 years.

Additional Benefits

- Generation of employment opportunities during construction/operation of the project
- The project helps reduce the demand - supply gap in the region
- The project will demonstrate the technology in the region and help encourage other wind power projects

For full information on the project which generates the Carbon Offsets attaching to your GGIS insurance policy, download the

[**Full Technical Report from VCS \(Verified Carbon Standard\).**](#)

Note: Your purchase of insurance from GGIS contributes to the projects which create the carbon offsets, and we ensure that the carbon offsets included in your purchase are retired on your behalf. While you do not take ownership nor title to the carbon offsets, it is your purchase from GGIS that makes the carbon offset possible and helps protect our planet and its people from carbon emissions.

Won't buying carbon offsets distract us from fossil fuel emissions reductions?

Reducing fossil fuel emissions is critical to stemming the effects of climate change. So we should all put pressure on governments at all levels to enact laws that would reduce emission levels from all major economic sectors responsible for carbon emissions, including energy, transportation and deforestation.

However, new laws take time to be shaped and come into force in any country, even where the political will is strong. Meanwhile, while governments talk and posture, the verified carbon offset projects around the world are already making an impact on reducing CO₂ emissions. By buying Carbon Offsets we can all take "direct action" to support the creation and continuation of these projects, while politicians dither.

When I buy a Gooseberry Green insurance policy, am I paying for the Carbon Offsets included in the policy?

No. We pay for the Carbon Offsets on your behalf, so there is no extra charge to you for them.

How do I know the Carbon Offsets you purchase on my behalf really exist?

When you buy a Gooseberry Green insurance policy we will issue you with a certificate confirming the carbon offsets included with your policy. If you require further verification of the Carbon Offset trail, we can provide full details on request.

How long is a Carbon Offset valid?

12 months. Its validity will correspond with the normal 12-month period of your insurance policy. When you renew your policy for a further 12 months, a new Carbon Offset is purchased on your behalf for the corresponding further 12 months, and so on each year of your policy.

Our Insurances.

Who provides Gooseberry Green Insurance products?

All of the insurance products are placed with leading UK insurers, through Saffron Insurance Services, an insurance broker fully regulated by the Financial Control Authority in the UK. Gooseberry Green Insurance Services acts as an Introducer of insurance customers via its website, and arranges for the Carbon Offsets to be included in each policy without extra charge to the customer.

How do I get a quote/buy Gooseberry Green insurance for my Car, Home or Travel?

Telephone Saffron using the contact number shown in the Gooseberry Green Insurance website, or fill in your details and request a call back from them.

Who will I be speaking to?

You will be talking to UK-based specialists in Car, Home or Travel insurance who will talk you through the information needed to provide you with a quote, explain the coverage provided by the policy in plain English, and if required provide further information about the Carbon Offsets included in the Gooseberry Green Insurance products.

To whom is my premium paid?

You will pay the premium for the insurance policies you buy directly to Saffron Insurance Services, fully regulated by the Financial Control Authority, who will pass the premium on to the insurance company in accordance with standard practice for all UK regulated insurance brokers. Saffron have been acting as insurance brokers to individual policyholders for over 60 years.

What happens if I have a claim?

You would immediately advise Saffron using the contact details in the Gooseberry Green Insurance website or shown your policy documentation. Saffron will immediately take the case up with the insurance company providing your policy. As an insurance broker, Saffron act on your behalf as their customer to obtain the best possible outcome for you.

There is a way – and we can do it together

Here at Gooseberry Green Insurance we believe that millions of small actions by millions of people can make a huge difference to our planet.

When you buy a Carbon Offset, **you fund projects that reduce CO₂ and greenhouse gas (GHG) emissions.** These projects help preserve rainforests, plant trees, fund sustainable energy projects.

No matter what efforts you make to reduce your personal carbon footprint (the CO₂ resulting from **your travel, heating your home, cooking, the things you buy, even the food you eat**), **you will still have an adverse effect on the planet, like all humans. Carbon Offsets help you reduce this impact.**

CO₂ emissions mix quickly with the air and, unlike other pollutants, spread around the entire planet. Because of this, it doesn't really matter where CO₂ reductions take place so long as fewer emissions enter the atmosphere. **Your Carbon Offsets help not only you, but people you will never meet.**



The Carbon offsets are included with Gooseberry Green Insurance policies **AT NO EXTRA COST TO YOU.**

For full information on the project which generates the Carbon Offsets attaching to your GGIS insurance policy, download an [Overview](#) or [Full Technical Report](#) from [VCS \(Verified Carbon Standard\)](#).

<https://gooseberrygreeninsurance.club/>