

Renewable Energy – Bio Energy

Operational Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Renewable Energy – Bio Energy Operational Insurance

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. Please ensure that you read them carefully.

What is this type of insurance?

This Policy covers damage and consequential loss in respect of plant installed at your premises



What is insured?

- ✓ Sum Insured as detailed within the Policy Schedule
- ✓ Additional property not exceeding the limit of indemnity shown in schedule
- ✓ Extinguishment expenses not exceeding the limit of indemnity shown in schedule
- ✓ Professional fees not exceeding the limit of indemnity shown in schedule
- ✓ The cost of complying with public authority requirements
- ✓ Removal of debris not exceeding the limit of indemnity shown in schedule
- ✓ Spontaneous combustion
- ✓ Temporary removal not exceeding the limit of indemnity shown in the schedule
- ✓ Temporary repairs not exceeding the limit of indemnity shown in schedule
- ✓ Unspecified storage sites not exceeding the limit of indemnity shown in schedule
- ✓ Loss of profit/revenue
- ✓ Additional increase in cost of working not exceeding the limit shown in schedule
- ✓ Group interdependency not exceeding the limit shown in schedule
- ✓ Professional accountants charges not exceeding the limit shown in schedule



What is not insured?

- ✗ Collapse or cracking
- ✗ Corrosion or erosion
- ✗ Electronic Risk – loss of data
- ✗ Fraud or disappearance
- ✗ Gradually operating causes
- ✗ Insured's Contribution/Excess
- ✗ Marine impact
- ✗ Molten materials
- ✗ Pollution and contamination
- ✗ Property in the open, course of construction, transit, under guarantee or more specifically insured
- ✗ Nuclear
- ✗ Radioactive contamination
- ✗ Settlement
- ✗ Sonic bangs
- ✗ Testing and commissioning
- ✗ Terrorism and war
- ✗ Water table level
- ✗ Linings batteries pipes hoses belts ropes or furnace linings
- ✗ Overhead transmission and distribution lines
- ✗ Tools or prototypes



Are there any restrictions on cover?

- ! Fire protection devices
- ! Fuel quality
- ! Security
- ! Statutory regulations
- ! Unoccupied buildings
- ! Time limit



Where am I covered?

You are covered in Republic of Ireland, The United Kingdom, The Isle of Man and The Channel Islands



What are my obligations?

You must

- decide the sums insured
- make an annual declaration at renewal date
- disclose any material information
- take reasonable precautions to prevent damage or loss of information
- maintain the Property in good order and in an efficient operating condition
- observe manufacturers and/or suppliers instructions for use, storage or transit
- Take responsibility for any test or inspections that are required by any statute or regulation
- give immediate notice in the event of a loss
- advise us as soon as you become aware of any alteration which may increase the risk of Damage
- advise us if your interest in the risk ceases
- advise us if the business is being wound up



When and how do I pay?

Please contact your Insurance Broker or us on 1890 290100 to discuss the payment options available to you



When does the cover start and end?

The start and end date is stated on the documents you receive from us.



How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule