

Renewable Energy – Wind Energy

Operational Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Renewable Energy – Wind 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, Sandymount 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 wind turbine generators and ancillary plant installed at your premises



What is insured?

- ✓ Sum Insured and/or Limit of Indemnity as details within the Policy Schedule
- ✓ The cost of reinstatement
- ✓ The cost of complying with public authority requirements
- ✓ The cost of removing debris up to 10% of the sum insured or €250,000 whichever is less
- ✓ The cost of professional fees but not for preparing any claim
- ✓ Expediting costs not exceeding 50% of the normal cost of repair or €100,000 whichever is less
- ✓ Series loss
- ✓ 72 hour clause
- ✓ Additional Property not exceeding €100,000
- ✓ Automatic reinstatement (property damage) for nil additional premium unless the loss exceeds €1,000,000
- ✓ Loss of profit/revenue
- ✓ Payments on account
- ✓ Professional accountants charges
- ✓ Automatic reinstatement (loss of profit/revenue) for nil additional premium unless the loss exceeds €50,000
- ✓ Denial of access not exceeding €250,000



What is not insured?

- ✗ Testing and commissioning
- ✗ Insured's Contribution/Excess
- ✗ War and Terrorism
- ✗ Pollution or contamination
- ✗ Corrosion or erosion
- ✗ Wear and tear
- ✗ Scratching
- ✗ Riot strike and civil commotion
- ✗ Nuclear
- ✗ Radioactive contamination
- ✗ Sonic Bangs
- ✗ Electronic Risk – loss of data
- ✗ Infidelity and/or dishonesty and/or embezzlement
- ✗ Settling shrinkage or expansion in foundations walls floors or ceilings
- ✗ Costs recoverable under guarantee warranty or maintenance contract
- ✗ Defects
- ✗ Failure of public utilities



Are there any restrictions on cover?

- ! Onus on insured to show that the wind speed was adequate to power turbines at time of loss



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