

Renewable Energy – Wind Project Insurance



Insurance Product Information Document

Company: RSA Insurance Ireland DAC

Product: Renewable Energy – Wind Project Policy

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, Sandford 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 to works and consequential loss for a single project



What is insured?

- ✓ Sum Insured and/or Limit of Liability as detailed within the Policy Wording
- ✓ Damage to the works including during the maintenance or defects liability period
- ✓ Cost of professional fees incurred in reinstating the property not exceeding 10% of the sum insured or €100,000 in all
- ✓ Costs of removing debris within the limit of indemnity up to 10% of the sum insured or €100,000 in all
- ✓ Expediting costs not exceeding 50% of the normal costs of repair or €100,000 whichever is less
- ✓ Automatic reinstatement at nil additional premium for losses under €1,000,000
- ✓ Additional cost of working not exceeding 10% of the sum insured or €100,000 whichever is less
- ✓ Additional cost of construction of the unbuilt portion not exceeding €100,000
- ✓ Fire brigade charges not exceeding €15,000 in a period of insurance
- ✓ Munitions of war not exceeding €100,000 in a period of insurance
- ✓ Loss of profit/revenue
- ✓ Accidental damage to utilities not exceeding €250,000 each and every loss
- ✓ Payments on account
- ✓ Professional accountants charges
- ✓ Denial of access not exceeding €250,000 each and every loss



What is not insured?

- ✗ Defective design
- ✗ Wear and tear
- ✗ Intended use or occupation
- ✗ Insured's Contribution/Excess
- ✗ Sea and air transit
- ✗ Inevitable damage
- ✗ Nuclear
- ✗ Taking into use
- ✗ Vehicles registered for road use
- ✗ Aircraft or hovercraft
- ✗ Waterborne Vessels
- ✗ Constructional plant and equipment temporary buildings and contents
- ✗ Pollution or contamination
- ✗ Corrosion or Erosion
- ✗ Riot, strike and civil commotion
- ✗ War and Terrorism
- ✗ Electronic Risk – loss of data
- ✗ Biological or chemical contamination
- ✗ Improvements
- ✗ Penalties
- ✗ Sonic bangs



Are there any restrictions on cover?

- ! Testing & Commissioning excludes property which is not new or is a prototype or experimental or unproven design



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 a declaration at completion of works
- 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