



Power to Perform



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Unique insurance cover

WINAICO offers an insurance protection for the complete photovoltaic system to its customers. The policy will cover against any material damage, interruption of service and possible reduction in yield.

The customer has the option between two insurance periods: a 5-years-contract and a 10-years-contract.

Your benefits at a glance

Scope of cover	The policy covers all components of a stationary installed photovoltaic power plant operated as a commercial venture (feeding into the public electricity grid).
"3 in 1" policy	All-risks insurance, insurance against reduced yield, insurance against interruption of service
Burden of proof	Reverse burden of proof, which means the insurer must prove that a claim is not justified.
Settlement	Claims settlements are made to the end customer and installer directly, not to the manufacturer.
Reassignment	It is possible to reassign the policy to an investor or financing bank.
Repair / Reconstruction	All components, including any installation costs, are reimbursed at the restoration cost.
Cancellation	The insurer cannot cancel in the event of a claim being made.

Our partners helping to protect you

ERGO Insurance Group

ERGO is one of Europe's major insurance groups, with 19 billion Euro in premium revenues. ERGO is represented in over 30 countries worldwide, focused primarily on Europe and Asia. ERGO is Europe's leading health and legal protection insurer. On its home market in Germany ERGO is among the market leaders in all insurance sectors. ERGO is part of the Munich Re Group, one of the world's leading reinsurance companies and risk managers.

Willis Group Holdings plc

Willis Group Holdings plc is a leading global insurance broker, working for commercial, public-sector and institutional clients to provide technical insurance, reinsurance, risk management and personal insurance services, among others. The company operates more than 400 branch offices in almost 120 countries, with some 20,000 staff serving clients in virtually every corner of the globe.



"3 in 1" - insurance policy from WINAICO

Full insurance cover against all loss due to material damage, interruption of service and reduced yield

WINAICO is a trademark of Win Win Precision Technology Co., Ltd.

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Subject of cover

Photovoltaic modules from WINAICO provide outstanding quality, innovative design, long life and high levels of safety.

To protect against loss due to material damage, interruption of service and possible reduced yield, we offer buyers of WINAICO photovoltaic modules comprehensive insurance cover for the complete plant.

What can be insured:

- + New photovoltaic plants purchased from WINAICO Deutschland GmbH up to a value of 10 million euros

The policy covers all components of a stationary installed photovoltaic power plant operated as a commercial venture (feeding into the public electricity grid).

It includes power supply and draw meters, DC and AC cables, the substructure, solar modules, inverters, and instrumentation and control components.

For more details refer to the specific insurance policies.

To activate your insurance protection after the commissioning of your PV system, please register in the online portal of Willis.

Further information can be found on www.winaico.com.

Scope of cover

1. All-risks insurance

The policy covers all **unforeseen loss due to damage or destruction** of the insured assets.

Specifically, cover is provided against:

- + Fire, lightning strike, explosion, heat damage due to smouldering, glimmering, scorching or glowing, or implosion
- + Natural events such as storms, lightning, hail, snow load, frost
- + Electrical short-circuit, voltage surge, induction
- + Water, damp, flooding
- + Robbery, burglary, sabotage, vandalism
- + Operator control error, accidental damage, negligence
- + Material, design and execution faults
- + Force majeure
- + Animal bite (such as by martens)

2. Insurance against interruption of service

Loss of income from grid supply fees will also be reimbursed if **the technical operability of the photovoltaic plant is interrupted or impaired by damage or loss.**

3. Insurance against reduced yield

If the annual yield of the insured photovoltaic plant falls short of its forecast (determined on the basis of a qualified yield assessment) by more than 10 %, the insurer will **reimburse the shortfall.**

Reasons for specific plants to suffer reduced yield include:

- + Global irradiation less than the forecast (expert assessment)
- + Defects in the plant (material faults)
- + Unusual wear and tear or soiling of the plant or its components
- + Internal malfunction of modules and electronic components (inverters)
- + Grid disconnects by the power utility