

## Unique protection for photovoltaic systems

Opt for modules from WINAICO, we take over, for plants up to 15 kW, one year long the insurance premium for your investment. This means that your entire photovoltaic system is insured from the first day optimally before all property damage, business interruption losses and possible yields are protected. You also benefit from a one-time extension option, with which you the all-round carefree protection on a total 10 years can be extended. \*)

### Your advantages at a glance

<b>Scope of insurance</b>	The insurance cover includes all equipment installed for stationary parts belonging to a photovoltaic system – including solar power storage!
<b>3 in 1 Insurance</b>	<b>All-risk insurance, Insurance against underperformance, Business interruption insurance.</b>
<b>Burden of proof</b>	Reversed burden of proof; i.e. the <b>insurance company must prove</b> that the claim is <b>not</b> justified.
<b>Regulation</b>	The <b>regulation is made directly to the end customer</b> and installer and not to the manufacturer.
<b>Repair</b>	<b>All components including any assembly costs will be replaced at the replacement price/cost.</b>
<b>Termination</b>	The insurer <b>cannot cancel in the event of a claim</b> - 10 years of risk-free asset protection.

## Our partners for your protection

### ERGO Insurance Group

With premium income of 19 billion euros, the ERGO Insurance Group is one of the largest European insurance groups. ERGO is represented in over 30 countries worldwide and concentrates on the regions of Europe and Asia. In Europe, ERGO is the number 1 in health and legal expenses insurance; in its home market of Germany, ERGO is among the market leaders across all lines of business. ERGO is part of Munich Re, one of the world's leading reinsurers and risk carriers.

### Willis Towers Watson Plc

Willis Towers Watson Plc is one of the leading global insurance brokers in the areas of engineering insurance, reinsurance, risk management, personal insurance, etc. for both commercial and municipal and institutional clients. The company has more than 400 offices in nearly 120 countries and relies on its worldwide team of approximately 17,000 employees serving customers in virtually every part of the world.

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**All-round carefree protection for your photovoltaic system**

**3 in 1 insurance with a term of up to 10 years.**

Simply register online.  
Free, first insurance year for plants up to 15 kW.

## Object of insurance

Photovoltaic modules from WINAICO are characterised by outstanding quality, innovative design, durability and safety. To protect your system against property damage, business interruption damage and possible reduced yields, you receive comprehensive system protection for your complete photovoltaic system when you purchase WINAICO modules.

### What can be insured:

- + Newly acquired photovoltaic systems with modules from WINAICO Deutschland GmbH and a value of up to 10 million Euro.

The insurance cover includes all parts belonging to the stationary installed photovoltaic system. In particular, this includes individual components **such as feed-in and reference meters, DC and AC cabling, substructure, solar modules, inverters, solar power storage and measurement and control components.**

### Simply take out insurance online at

[www.willis-online.de](http://www.willis-online.de).

**\*) For plants over 15 kW, the first, free insurance year is not applicable. Amount of the insurance premium for 10 years: 1.5 % of the net plant price (including assembly).**

## Scope of insurance and premium

### 1. All risks insurance

The scope of insurance covers all **unforeseen damage or destruction** of the insured objects.

**In particular, compensation is paid for:**

- + Fire (lightning), explosion, smouldering, glowing, scorching, burning or implosion
- + Natural events such as storms, lightning, hail, snow pressure, frost
- + Short circuit, overvoltage, induction
- + Water, humidity, flooding, Feuchtigkeit, Überschwemmung
- + Robbery, theft, burglary, sabotage, vandalism
- + Animal browsing (e.g. martens)

### 2. Business interruption insurance

Compensation will also be paid for the lost feed-in tariff if the **technical application of the photovoltaic system is interrupted or impaired by damage or loss.**

### 3. Insurance against loss of earnings

If the forecasted annual yield of the insured photovoltaic system – determined on the basis of a qualified yield report – is undercut by more than 10 %, the insurer shall pay for **the resulting reduced yield.**

**Reasons for plant-specific lower yields are in particular:**

- + Plant defects (material defects)
- + Exceptional wear and tear and soiling of the system or parts of the system
- + Internal operational damage to modules and electronic components
- + Disconnections from the power supply system initiated by the power supply company

### 4. Example calculation of insurance premium

With a system price (including installation costs) of **15,000 Euro (net)** the following premium results:

- + Insurance premium **for systems up to 15 kW** is paid by WINAICO in the first year
- + Insurance premium 2nd to 10th year **50 Euro per year**
- + Total costs for 10 years **50 Euro x 9 years = 450 Euro plus insurance tax**