WINAICO®

Power to Perform

WINAICO AUSTRALIA

Free ‘3 in 1’ insurance policy exclusive to WINAICO customers

EUPD RESEARCH
TOP BRAND PV
MODULES
GERMANY
2022

Two years of free insurance coverage – with an option for three additional years

A three-in-one insurance package provides additional security to your solar investment. When you buy WINAICO modules, two years of free insurance coverage is included. This secures the complete installation from any kind of material damage, interruption of service and possible reduction in yield. This covers fire, natural disasters, such as storms and hail, theft, operational errors and even rodent damage.

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Subject of cover

New photovoltaic plants purchased from WINAICO Australia Pty Ltd up to a value of 3 million AUD

The policy covers all components of a stationary installed photovoltaic power plant operating 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.

Scope of cover

1. All-risk 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 rodents)

2. Insurance against interruption of service

+Loss of income from Feed-in Tariff 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.

Causes 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

For more details refer to the specific insurance policies

Willis

Insurance provided by 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 more than 18,000 staff serving clients in virtually every corner of the globe.

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