

HYDRO POWER

quick guide

Allianz Group has global presence and experience in renewable power, providing renewable energy policies in over 70 countries. Having operated in the UK for over 100 years, we're now taking our global expertise into this important and growing UK market.



Hydro Power offers insurance for commercial operators of hydro installations, both during construction and whilst operational.

Our proposition provides comprehensive Construction All Risks and Operational All Risks cover, with associated Public Liability and Business Interruption cover available, alongside a number of other optional covers.

We go beyond just offering insurance cover with our combined service solution. Our market-leading Engineering Inspection and Specialist Consultancy Services can inspect a range of plant and machinery anywhere in the UK to ensure compliance with health and safety legislation and to aid risk mitigation. Backed by our award-winning Engineering claims team, we offer a compelling proposition for renewable energy customers.

When operational and where required, we can combine Hydro Power cover with insurance for other technologies, such as Wind Power and Solar Power, under one Renewable Power policy.

APPETITE

Our Hydro Power proposition is targeted at commercial operators of run-of-river hydro power installations only, with a power production (total capacity per unit) of between 500 kilowatts and 10 megawatts.

COVER INCLUDES

Construction All Risks – cover that may be selected:

- Contract Works – up to the contract value or limit of liability stated in the schedule:
 - professional fees
 - breakdown or explosion
 - offsite storage
 - debris removal and protection
- Owned Plant and Machinery:
 - damage to security devices
 - loss of keys
- Hired in plant
- Contractors JCT 6.5.1
- Terrorism
- Delay in start-up
- Public liability – up to £5,000,000.

Operational All Risks – cover provided as standard:

- Alterations, additions and improvements – up to £1,000,000 per period of insurance (£250,000 at any one premises)
- Removal of debris – up to £50,000
- Professional fees – up to £50,000
- Temporary removal – up to £100,000
- Fire extinguishing – up to £10,000
- Maintaining machinery guarantees – up to £25,000
- Additional costs for repairs – up to £25,000.

Cover that may be selected:

- Terrorism
- Business interruption
- Public and products liability – up to £5,000,000.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.



Optional covers for Operational policies include:

- **Commercial Legal Expenses** – provides up to £100,000 for any one event
- **Employers' Liability** – legal liability protection for accidental injury and disease to employees
- **Directors & Officers** – provides financial protection for directors in terms of their personal liability when managing their company.

ASSOCIATED PRODUCTS

The following relevant products are also available via the wider Allianz Group:

- **Marine Cargo*** – cover against loss or damage to goods whilst being transported worldwide by road, rail, sea or air
- **Weather Risk Transfer (lack of wind/lack of sun)**** – protects clients against weather effects negatively impacting financial performance
- **Decommissioning**** – provides long-term security to the landowner whilst also enabling the renewable energy project to significantly reduce funding costs and effectively manage their future decommissioning obligations over the life of the project
- **Environmental Impairment Liability*** – Premises Pollution and Contractors Pollution cover fills pollution gaps in liability and property wordings, including cover for first party clean-up costs, gradual pollution and biodiversity damage.

* Cover available via Allianz Global Corporate & Specialty, a sister company of Allianz Insurance plc.

** Cover available via Allianz Risk Transfer, a sister company of Allianz Insurance plc.

ENGINEERING SERVICES

We offer bespoke, in-house engineering inspection and consultancy services that are tailored to meet your customers' individual risk management needs:

- **Inspection Services** – with over 600 engineer surveyors, we can inspect a range of plant and machinery anywhere in the UK and, as we're independently accredited by the United Kingdom Accreditation Service (UKAS), we provide an impartial and independent service. We can compile a range of inspection reports on-site via mobile tablets, helping your customers to receive their report in the quickest time possible
- **Engineering Consultancy Services** – our own engineering specialists, supported by a network of business partners, can provide bespoke health and safety advice and inspection services on a range of hydro power installations, such as inspections for Lifting Operations and Lifting Equipment Regulations 1998 (LOLER) and suitable non-destructive testing where necessary.

Our specialist engineering insurance and inspection services can be arranged with each other or independently.

- **Risk management** – our dedicated team of renewable power loss control engineers are on hand to carry out insurance risk surveys and we can offer discounts from a range of preferred suppliers, including safety barriers and bollards and cyber security.

CLAIMS SERVICE

Our fast, fair and flexible claims service, delivered by experts provides:

- **experienced claims handlers** – supporting engineering and casualty claims
- **claims relationship managers** – providing access to a dedicated claims expert for larger clients.

TO MAKE A CLAIM:

Hydro Power claims can be reported to our specialist claims teams:

Engineering (9am – 5pm)

Tel: **01483 265825**

Email: claims@allianzengineering.co.uk

Casualty (9am – 5pm)

Tel: **0344 893 9500**

(Public, Product and Employers' Liability)

Tel: **01483 218 782**

(Directors & Officers)

In addition to Hydro Power, we also provide cover for Wind Power and Solar Power.

For more information, please visit: allianz.co.uk or contact your local Allianz representative.