

Free SOLON solar insurance for Spain, Italy and Portugal

A two-year fully comprehensive insurance coverage for your rooftop photovoltaic systems in Spain, valid since 01st January 2009 in Italy and 01st April 2009 in Portugal

SOLON offers a free solar insurance for you. Rooftop photovoltaic installations in Spain, Italy and Portugal which are provided with modules made by SOLON are sold with a comprehensive free insurance coverage, the so-called all-round-carefree package.

The solar insurance covers a period of two years beginning from the system's start-up date and ends automatically without notice.

1. The SOLON solar insurance covers the entire rooftop PV system

- SOLON modules
- Assembly systems and mounting elements
- Inverters
- Cabling etc.
- Charge controller, accumulators etc.

2. Insured damages and risks

As the insurance offers **all-risk coverage**, **only the not insured damages and risks** are mentioned in the terms and conditions of the insurance.

The insurer will not provide an insurance settlement in the following cases:

Political events (e.g. war and civil war), strike and industrial unrest, nuclear energy incidents and earthquakes, guarantee and warranty cases as well as operators' intentional actions as long as third party caused damages are not involved.

Any case not explicitly mentioned as being excluded in the terms and conditions will be covered.

Basically the following causes of damage are covered:

- Operator errors and clumsiness
- Negligence, malevolence, vandalism, sabotage and damages intentionally caused by third party
- Consequential damages resulting from construction errors, material defects as well as completion errors
- Break down of measuring systems, control devices or safety installations
- Short circuit, excess current and excess voltage
- Water, wetness, flood and high water
- Fire and explosion
- Lightning (without special restrictions concerning lightning protection of the insurer)
- Storm, hail, frost and snow pressure
- Theft and any damages resulting thereof and Acts of God
- Damages resulting from any sort of animal bits

3. What will be replaced in the event of damage?

In case of damage, the costs necessary for restoring the original state will be refunded.

Repair costs will be substituted in the case of partial damage and the replacement value will be paid in case of a total loss.

In addition, the following costs connected with the repair of the damage to property will be taken over:

- Costs for locating the damage
- Costs for masonry and stem works
- Costs for movement and safety
- Costs for air cargo
- Costs for debris removal
- Costs for scaffolds and working platforms

For each position an amount up to **25.000,00 euros** will be born.

Output losses caused by an insured damage to property are included in the insurance:
Compensation per day is as follows:

- 2,50 euros per kWp in the period from 01.01. to 31.12.

The liability time amounts **6 months**, i.e. in each damage case output losses will be taken over at most in this period.

4. Percentage excess

- 250.00 euros per liability case and 2 days for output losses

5. Procedure

In case of damage the installer who mounted the solar system can be contacted directly.
Usually, repair orders can be placed directly with the installer.

Only in case of larger damages (over 5,000 euros) the insurer will investigate for an expertise. However the damage parts must be kept for preservation of evidence.

6. Application/Process

To apply for solar assurance, please fill out the minutes of operation start form and send it to SOLON. Your SOLON supplier can provide you with the minutes of operation start form.

Condition: The completed minutes of operation start form must be sent to SOLON by post or fax within one week after start of operation date.

SOLON issues an insurance certificate and sends it after 2 to 3 weeks handling time together with the most important extracts from the insurance terms and conditions to the operator of the installation by post.

7. What happens after the first two years?

The insurance expires automatically after two years i.e. after the confirmed insurance period. Afterwards the plant operator has the possibility to insure the installation with a local insurer for further coverage. We stay at your disposal for information concerning professional insurers.

8. Spanish peculiarities

In Spain there is a compulsory insurance covering emergency and terror cases which will be automatically concluded for you. In the case of damage the quoted risks will be taken over by the so-called Consorcio working together with the state.

9. Contact information

For questions relating to insurance coverage / Damage cases

Contact person Mr. Heinz Liesenberg
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For questions relating to insurance certificates

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