

## Orenda Energy Solutions Wind Turbines *Insurance Cover in the UK*

Offered through  
Clark Thomson Insurance Brokers

Clark Thomson Insurance Brokers offer insurance cover designed for Orenda Energy Solutions wind turbines.

For further details contact:

### Benefits of dealing with Clark Thomson Insurance Brokers:

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[www.clarkthomson.co.uk](http://www.clarkthomson.co.uk)

- Facility with one of the world's leading insurers for wind turbine developments across the UK
- Eight offices throughout Scotland with a unique spread of locations
- Local broker supporting local development
- Professionally qualified staff
- Chartered Insurance Brokers
- Experience in providing insurance solutions for the renewable energy sector

Clark Thomson Insurance Brokers Ltd  
is authorised and regulated  
by the Financial Conduct Authority

Registered in Scotland No. 173507

### Clark Thomson Insurance Brokers' renewable energy product includes:

- All risk cover including breakdown cover
- Income protection cover
- Competitive rates with low minimum premiums



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# Orenda Energy Solutions Wind Turbines Insurance Cover in the UK Frequently Asked Questions

## Why Clark Thomson Insurance Brokers?

For a number of years we have been involved in the renewable energy sector providing advice and insurance cover for wind, wave and tidal energy devices. We are Chartered Insurance Brokers with eight offices throughout Scotland.

Clark Thomson Insurance Brokers offer access to some of the world's leading renewable energy insurers, who have specific industry knowledge and proven track records in providing insurance solutions for this industry.

## What cover is available under micro generation policy?

The insurers offer an "All Risks" cover (fire, lightning, explosion, aircraft, malicious damage, earthquake, storm, flood, impact, theft and accidental damage) including breakdown and resultant loss of income.

Employers Liability and Public Liability insurance can also be arranged if required.

Cover is available throughout the United Kingdom.

## Is breakdown cover required if the turbine is protected by the manufacturer's warranty?

This is a fair question but it is unlikely that the manufacturer's warranty will cover the following, which are covered by our policy:

- Operator error, other than failure to maintain
- Failure or fluctuation of the electricity supply
- Resultant loss of income

## How is a loss of income claim calculated?

The insurers would examine the income generated by the turbine historically against the period of interruption.

They would also consider the wind speeds during the period of interruption.

Your insurer may look to obtain performance data from turbines in similar areas for the period of interruption.

All of the above information would be considered along with the size and type of turbine involved.

## What are the key factors determining the premium?

- Value of total project
- Estimated annual income
- Claims experience

There are economies of scale discounts for multi-turbine projects.

## What are the main exclusions?

- Radioactive contamination
- Sonic booms
- Terrorism (this can be purchased separately for an additional premium)
- War
- Wear and tear and other gradual operating causes
- Prototypical or experimental equipment
- Deliberate act in withholding or restricting supply of public utilities

## If I did have a claim, what is the excess?

The material damage excess will vary depending on the size of the turbine with a minimum of £500. The loss of income section will carry a minimum of a 5 day excess period.

## How can you obtain a quotation from Clark Thomson Insurance Brokers?

Quotations and cover are arranged directly with Clark Thomson Insurance Brokers via:

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A full policy wording is available on request.

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