

Bespoke Insurance Policy for Renewable Energy & Green Deal Contractors

We are able to insure most contractors operating in this sector whether they are involved in the manufacture, supply, installation, testing or design of products. Cover is available for companies operating at height, using heat away or working in high risk environments or offshore.

Typical companies we insure include:

- Solar panel installers (PV)
- Solar thermal Installers
- Wind turbines
- Anaerobic digestion
- Biomass
- Micro combined heat power (Micro-CHP)
- Small scale Hydro
- Ground source heat pumps
- Air source heat pumps
- Rainwater harvesting
- Underfloor heating
- Insulation contractors

We can include ancillary electrical, security, plumbing & roofing work performed by renewable energy contractors.

- Other trades considered!

We can provide cover for:

- Employers' Liability
- Public and Products (including Inefficacy) Liability
- Material Damage for Solar Panels in situ
- Property Owners Liability
- Commercial Property All Risks
- Business Interruption
- Contract Works
- Personal Accident
- Professional Indemnity
- Legal Expenses
- Directors and Officers Liability
- Terrorism
- Fidelity Guarantee
- Excess Liability

What makes this policy better than others?

Significant benefits of our cover:

■ Failure to supply to National Grid (free of charge)

This is a great extension designed to cover contractors who are connecting their client's renewable energy installations to the national grid.

■ Depth Work (free of charge)

Cover is provided free for clients working at depth, as is often the case.

■ Defective Workmanship (free of charge)

This covers a contractor's liability for the costs of rectifying defective work where there is damage or injury to third party property.

■ Temporary removal of customer's goods (free of charge)

Provides accidental damage cover for a customer's goods whilst removed from their premises, and in the contractor's possession.

■ Financial Loss including Products (free of charge)

Indemnifies a company for financial loss (ie where the loss is not as a consequence of bodily injury or damage to property).

■ Professional Indemnity (free of charge)

Free £100,000 limit for qualifying companies

■ Directors & Officers (free of charge)

Free £100,000 limit for qualifying companies

■ Loss of metered water (optional)

Covers costs arising from the investigation into the cause of loss of metered water caused by your business activities at a customer's premises.

■ Trace and access (optional)

This provides the costs for locating the source of any escape of water from any fixed water services, heating installation or fuel oil resulting from a contractor's installation work.

■ Damage to that part worked upon (optional)

This extension provides cover for damage to that part of the contents, plant, equipment, or piping which has been worked upon.

■ Fidelity Bonding (optional)

This is an extension which insures against the loss of a client's property due to fraud or theft by an employee. It also covers the unauthorised use of a customer's telephone by the contractor's employees.

■ Loss of gas in fixed fire extinguishers (optional)

Cover may be provided for an unintended discharge of gas in fixed fire extinguishers if the contractor is required to also work on any fixed fire extinguisher systems.

■ Use of heat (optional)

Provides cover where the client is required to use heat on a contract, such as welding equipment, blow torches and angle grinders.

Note: This is only a brief overview of cover please refer to our full summaries of cover & policy wordings for full details