

# HSB Micro Renewable Insurance Policy Summary

This is a summary of the main features of the HSB Micro Renewable Insurance policy and does not go into detail about all of the terms and conditions. You should read the policy document for full details of cover and your policy schedule for the sums insured, limits of liability, extra cover limits and any endorsements which will be specific to you.

## Operational insurance for small renewable energy facilities

The HSB Micro Renewable Insurance policy is designed for commercial installations (e.g. wind, photovoltaic, biomass, hydroelectric) with an output of up to 500kW.

### Cover

There are three sections of cover available, however in order to have the cover provided by sections 2 or 3, you must first have selected cover under section 1. Please note, for section 3, cover is only available for wind and photovoltaic installations. You can also choose different levels of cover, within the sections, to ensure you get the right protection that you require for your business.

Policy section	Significant features and benefits
<b>Section 1</b> Equipment damage	<ul style="list-style-type: none"> <li>– During its normal operation, we will cover damage to your insured property (owned, leased, hired or rented by you).</li> <li>– Cover also applies while your insured property is temporarily removed from the insured location for the purpose of replacement, repair, restoration, service or modification.</li> <li>– If we cover damage, we will also cover the cost of removing of debris and the cost of temporary or fast tracked repairs.</li> </ul>
<b>Section 2</b> Loss of income	<ul style="list-style-type: none"> <li>– If we cover damage under section 1, we will also pay for the financial loss, which results from energy production being interrupted.</li> </ul>
<b>Section 3</b> Public liability	<ul style="list-style-type: none"> <li>– We will pay for damages and defence costs you must pay as a result of your insured property causing accidental injury to any person or damage to someone else's property.</li> </ul>

Policy section	Significant exclusions or limitations
<b>Section 1</b> Equipment damage	<ul style="list-style-type: none"> <li>– We will not pay for damage caused by intentional overloading, testing, experiment or deliberate misuse.</li> <li>– We will not pay for the cost of improvements or overhaul following damage to your insured property.</li> <li>– We will not pay for damage resulting from pollution, unless caused by a sudden, accidental, unexpected and unintended incident that takes place at a specific time and place.</li> </ul>
<b>Section 2</b> Loss of income	<ul style="list-style-type: none"> <li>– We will not pay for financial loss resulting from a deliberate act of a power supplier, authority or grid operator unless necessary to protect life or prevent damage.</li> </ul>
<b>Section 3</b> Public liability	<ul style="list-style-type: none"> <li>– We will not pay for injury to employees.</li> <li>– The amount we may pay will be limited (as defined in the policy document) if the claim against you is brought in the USA or Canada.</li> </ul>
<b>All sections</b>	<ul style="list-style-type: none"> <li>– We will not pay for damage caused by or resulting from mould, mildew, fungus, spores or other micro-organisms.</li> <li>– We will not pay for acts of terrorism, however cover against acts of terrorism which cause physical damage is available to buy separately with us.</li> <li>– We will not pay for damage or financial loss caused by civil commotion in Northern Ireland.</li> </ul>

### The insurer

This insurance is underwritten by HSB Engineering Insurance Limited, whose registered office is at New London House, 6 London Street, London EC3R 7LP.

### Your rights to cancel your policy

You have 14 days to make sure that you are happy with the cover provided. Within those 14 days, you can cancel the policy by telling us in writing and we will then refund the whole premium you have paid, unless you have made a claim.

If, after the first 14 days, you want to cancel the policy, the amount of premium we refund will be based on the number of days left in the period of insurance, less a cancellation charge. If the amount of premium you have actually paid does not cover the period you have been insured for, you must pay us the difference. If you have made a claim, you will not get a refund and you will have to pay the full premium.

### Your responsibility to give us correct information

You must do everything reasonably possible to make sure that the information you give us is complete and accurate and you must make sure that you tell us immediately about any changes that may affect your cover. This is important before you take out the policy as well as during the period of insurance. You should also regularly review the cover provided to make sure it meets your needs. If your circumstances change you must tell your broker, or us.

If you do not tell your broker, or us, about important information, including changes to your circumstances, it may result in your insurance being treated as though it never existed or your claim not being paid.

### How we use your information

We may use the information you give us for a number of reasons (for example, to make decisions about cover and claims, and to detect and prevent fraud). We may share your information with, and get information about you from other insurers, credit-reference agencies, fraud-prevention agencies, regulatory authorities and agents who provide services on our behalf. We may share your information with third parties outside of the European Economic Area (EEA).

If the information you give us is personal information (such as names, addresses, telephone numbers, job titles or dates of birth), you give us permission to use that information as explained above. If you give us personal information relating to anyone other than you, you must have that person's permission to give us their information and for us to use it as set out above.

### Duration of the policy

The length of time covered by this policy will be shown in your schedule (usually for a period of 12 months). This policy does not renew automatically.

### If you have a claim or an incident has occurred

As soon as you know about any incident or circumstance that may result in a claim you must tell us, providing full details, as soon after the incident or circumstance as possible and within 14 days if the loss is as a result of riot.

When making a claim it is very important that you meet all of the requirements of the policy, particularly claim condition 1 - 'Reporting a claim'. If you don't, we may not pay part or all of your claim.

You will have to pay a contribution towards each claim (the excess). In addition to this, for cover under section 2, a time excess will apply, which means you will not be covered for the financial loss that occurs during a period of time following an incident. The excess and the time excess (where applicable) will be stated in your schedule. You must report your claim to either the person who arranged this insurance for you, or to us.

Telephone: +44 (0) 330 100 3432\*

E-mail: [new.loss@hsbeil.com](mailto:new.loss@hsbeil.com)

Address: Claims Department,  
HSB Engineering Insurance Limited,  
Chancery Place, 50 Brown Street,  
Manchester M2 2JT

### If you have a complaint

We are committed to providing the highest standards of customer service and treating our customers fairly. If you have a complaint, contact the person who arranged this insurance for you, or contact us.

Telephone: +44 (0) 330 10 3433\*

E-mail: [complaints@hsbeil.com](mailto:complaints@hsbeil.com)

Address: The Customer Relations Leader,  
HSB Engineering Insurance Limited,  
Chancery Place, 50 Brown Street,  
Manchester M2 2JT

If we cannot deal with your complaint within 8 weeks or you are not happy with our final response, you may be able to complain to the Financial Ombudsman Service.

Telephone: 0800 023 4567 (from a landline) or  
0300 123 9123 (from a mobile)

Website: [www.fos.org.uk](http://www.fos.org.uk)

Address: Financial Ombudsman Service, Exchange Tower,  
London E14 9SR

### Compensation Scheme Rights

If we cannot pay you what we owe, you may be entitled to compensation under the Financial Services Compensation Scheme.

Telephone: 0800 678 1100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Address: Financial Services Compensation Scheme,  
10th Floor, Beaufort House, 15 St Botolph Street,  
London EC3A 7QU

\*calls to these numbers are charged at the same standard landline rate as 01 or 02 numbers