

## Project Risks and Available Coverage

### Equipment Exposures

Policy	Coverage	Estimated Cost
<b>Manufacturer's Product Warranty</b>	Manufacturer's warranty risk of product repair or replacement.	Provided by each Manufacturer.
<b>Manufacturer's Output Performance Warranty</b>	Insures against Project's underperformance from Manufacturer's design, and calculation errors.	4.0% to 6.0% of the Project's Guaranteed Energy Output.

### Contractor/Construction Exposures

Policy	Coverage	Estimated Cost
<b>Construction Bond</b>	Guarantees satisfactory completion of a project by a Contractor.	0.5% to 2.0% of Contract Cost.
<b>General Liability</b>	Insures (and defends) against claims or third-party suits arising from construction or ongoing operations.	1.0% to 3.0% of field payroll. Varies with trade type and operating location.
<b>Builders Risk</b>	Insures against physical damage or losses to the materials, fixtures and/or equipment used during construction/renovation.	0.1% to 0.3% of Final Construction Cost.
<b>Workers' Compensation and Employer's Liability Insurance</b>	Insures against injuries to employees during ongoing construction or operations	0.5% to 1.5% of field payroll. Varies with trade type and operating location.
<b>Professional Liability / Errors &amp; Omissions</b>	Insures (and defends) against claims or third-party suits arising from negligent acts, errors, or omissions in design or professional services.	0.1% to 0.3% of Sales. Included in Energy Savings Performance Insurance coverage.
<b>Automobile Liability Insurance</b>	Insures (and defends) against claims or third-party suits arising from ownership, maintenance or use of motor vehicles.	Varies with vehicle types and operating location.

<b>Contractor's Pollution Liability Insurance</b>	Insures (and defends) against claims or third-party suits arising from the release, discharge, or dispersal of pollutants.	0.1% to 0.3% of Contract Cost.
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**Project Owner/Operator Exposures**

Policy	Coverage	Estimated Cost
<b>Property Insurance</b>	Insures against physical damage or loss to the premises or business equipment.	0.5% to 1.0% of the Total Property limits to be insured.
<b>Business Interruption / Equipment Breakdown Insurance</b>	Insures against loss or delay of income from physical damage to the premises or breakdown of the business equipment.	0.1% to 0.3% of the Business Interruption / Equipment Breakdown limits to be insured.
<b>Energy Savings Performance Insurance</b>	Insures against Project's underperformance from Contractor's design, or the implementation of energy saving measures and does not require physical damage to have occurred to the equipment.	2.0% to 5.0% of the Project's Guaranteed Energy Savings.
<b>General Liability</b>	Insures (and defends) against claims or third-party suits arising from construction and/or ongoing operations.	Varies with site operation, type and location.
<b>Site Pollution Liability Insurance</b>	Insures (and defends) against claims or third-party suits arising from the release, discharge, or dispersal of pollutants.	Varies with site operation, type and location.

If you have any questions, please feel free to give me a call at any time.

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