



United Insurance Brokers Ltd  
**Wind Farm**

Wind turbines are the power generation technology which have seen the greatest development over the last 40 years.

With improvements in technology, output has rapidly increased, and turbines are now becoming a recognisable and commonly used form of power generation across Europe.

The growth in renewable energy has identified new areas of risks which require specialist insurance. These risks are predominantly associated with the marine transportation, erection, start up and operation of a wind turbine.

### Why buy wind farm insurance through UIB?

UIB is working with leading specialist wind farm insurers, all of whom are A rated security, to provide wind farm insurance to its clients across the world.

We can offer a combination of covers under one contract that would normally have to be bought separately on a stand alone basis. The 'bundling' of the different covers offers UIB a competitive edge over the stand

alone placements and this will be reflected in the terms and pricing we obtain for each account.

### What covers are available?

Insurance that can be purchased under the facility for onshore wind farms includes:

#### Construction

- Full contract works including civil engineering
- Advance loss of profits due to delays in start up
- Marine Transit
- Transit
- Testing and commissioning
- Public authorities extension operational

- All risks of physical loss or damage
- Machinery breakdown
- Business interruption on gross profit or standing charges basis
- Debris removal
- Newly acquired property
- Public authorities extension

#### General Liability

The Insured's legal liability in respect of third party property/ bodily injury and products liability

#### Sabotage, Terrorism and Political Violence

Covering all real and personal property of the Insured.

## Additional covers that can be investigated include:

### Trade credit

Loss of income arising from a customer's insolvency and their resultant inability to pay and also any political restrictions.

### Weather contingency

Loss of income as a result of adverse wind conditions resulting in insufficient wind to power the turbines or excess wind resulting in the turbines to be temporarily shut down.

## Additional services

Risk management inspections can also be provided to assist with the collation of the necessary underwriting information and more importantly assist the Insured in managing the operation of their wind farm.

## Experience

UIB has been working on power generation accounts for over 20 years throughout the world. The underwriters we are working with have over 25 years of experience in the industry, so both parties have extensive knowledge of the renewable sector.

The UIB Property and Construction teams have the capacity to provide insurance solutions for all types of Renewable Energy clients throughout the world including:

- Solar/photovoltaic
- Hydro electricity
- Biomass and biofuels
- Geothermal

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United Insurance Brokers Limited is an accredited Lloyd's insurance broker, authorised and regulated by the Financial Conduct Authority (FCA).