

# Windsurance Protection

“Renewable energy quickly replaces itself and is derived from the natural flow of sunlight, wind, or water around the earth. With the help of special collectors, we can capture some of this energy and put it to use. As long as sunlight, water and wind continue to flow and trees and other plants continue to grow, we have access to a ready supply of energy. The wind has been used by humans for thousands of years, first to carry ships across oceans and, later, to pump water and grind grain. More recently, wind has been harnessed as a clean, safe source of electricity.”



## Coverage at a Glance

### Property Coverage

#### Builders' risk:

- Wind turbines and windmills including turbines, towers, blades, transformers, cabling, other electrical equipment and their structures and equipment:
- All Risks including Flood and Earthquake
  - Property in Transit
  - Any Other Location
  - Delay Start-up

- Other Available Coverages
  - Soft-costs
  - Expediting Expense
  - Expediting and Extra Expense
  - Fire Fighting Expense
  - Testing - in conjunction with an Electrical and Mechanical Breakdown Underwriter

#### Operating Properties

- Operating wind turbines and windmills including turbines, towers, blades, transformers, cabling, other electrical equipment and their structures and equipment

- All Risks including Flood and Earthquake
- Business Interruption
- Extra Expense

### Liability

#### Course of Construction

- Wrap-Up Liability
- All site contractors covered as Named Insureds
  - Coverage for the term of construction

- 90 day automatic extension for testing and start-up
- 24 month completed operations hazard extension included

#### Operating Properties

- Commercial General Liability Coverage Occurrence Basis
- Coverage for liability arising out of the premises and operations
  - Products and completed operations hazard
  - Aggregate limit applicable only to the Products and Completed Operations Hazard

- Personal and Advertising Injury
- Broad form property damage
- Non-Owned Automobile Coverage including damage to short term leased vehicles (\$75,000)
- Contingent Employers' Liability
- Medical Payments (\$25,000/\$50,000)
- Tenants' Legal Liability (\$1,000,000)

30 Day Cancellation Clause (All Coverages)

## The Renewable Energy Solution

Our one-stop insurance product tailored to the small to mid-size wind energy industry. Start to finish project coverage and beyond.

Sovereign's windsurance windenergy offers solutions for the wind energy industry. From site preparation through grid hook up and beyond, our product provides comprehensive and continuous coverage. There is no longer the need to seek markets for construction coverage, operations or the production phase.

Windsurance can do it all.

## About Sovereign

The Sovereign General Insurance Company is a property and casualty insurer, headquartered in Calgary, Alberta, with full-service offices from coast-to-coast\*. Sovereign is a proud member of The Co-operators group of companies.

### Our Vision

We are a prominent Canadian provider of insurance and related financial products and services through the independent broker network.

Nurturing long term relationships with like-minded brokers is a key priority.

Selecting, retaining and supporting the development of talented people as our most important resource is key.

We value and encourage independent thinking, accountability and teamwork

To achieve and sustain an unsurpassed service culture.

Our ability to support and service independent brokers is enhanced by strategic alliances and our position within The Co-operators Group.

### Our History

The Sovereign General Insurance Company is headquartered in Calgary, Alberta, with regional offices from coast-to-coast.

Originally known as The Merit Insurance Company when incorporated back in 1953, the name was changed to The Sovereign General Insurance Company in 1974.

During the ensuing years, the company completely changed its strategic direction towards the commercial lines of insurance, and distributing its products solely through independent insurance brokers rather than captive agents.

In 1987 Sovereign became a proud member of The Co-operators group of companies.

Today, Sovereign is a major insurer in Canada. Sovereign distributes exclusively through independent brokers. As a member of The Co-operators group of companies, Sovereign has access to resources one would expect from the leading Canadian-owned multi-product insurance company.



Through our independent brokers we provide commercial property and casualty insurance, as well as personal insurance. We have 270 staff throughout our 10 regional and service offices across Canada.

Our mission is to be the insurer of choice for our brokers.

The Sovereign emphasizes an innovative and entrepreneurial approach, endowing its excellent staff with a sufficient level of authority to be responsive regionally to the needs of brokers and customers.

**For more information** on Sovereign, or other products and services, contact your local regional office, or visit our website at:  
[www.sovereigngeneral.com](http://www.sovereigngeneral.com)

### Sovereign Head Office

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\*Sovereign is federally licensed, and carries provincial licenses in all ten provinces, plus territorial licenses in the Northwest Territories, Yukon and Nunavut.