

LOSS ADJUSTING SERVICES
TO INSURERS OF
RENEWABLE ENERGY SOURCES

JOHNAMOSPARTNERSHIP SRL

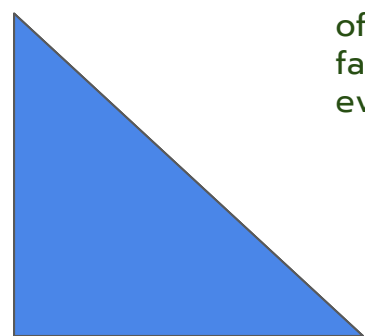
Chartered Loss Adjusters

The rapid expansion in recent years of the renewable energy sector has been closely followed by the insurance market which currently offers a variety of covers including transit, construction, operations, contract works, All-Risks and Machinery breakdown. Insurers also provide Advance loss of profits (ALOP) insurances and coverage for operational downtime arising from an insured peril.

General Liability covers including Employers and Public liabilities during construction and operation are also included in insurance packages.

We investigate all forms of material damage and loss of revenues losses at solar plants and wind farms arising from such causes as machinery and electrical breakdowns, atmospheric events and theft.

We are able to offer Insurance carriers 'know how' in the renewable energy sector, in particular with regard to the causation of loss events, cost control and expenditure verification, contract delivery and hand-over timing, plus assistance in calculating loss of operating revenue or loss of advanced revenue taking into account all of the factors which would have influenced completion of the works had the loss event or events not occurred.



- **Theft and associated risks**

One of the major risks and cause of losses in Italy and elsewhere in solar parks in recent years has been the theft of copper cables and photovoltaic panels.

We have the expertise to critically review the performance of security systems, the adequacy of security products, and in-depth knowledge to evaluate the compliance of security providers with their contractual obligations and duties.

Our 'know how' enables us also to offer advice on eventual recovery prospects against security providers and contractors. We are also available to provide security systems audits and consultancy for risk management or underwriting purposes.

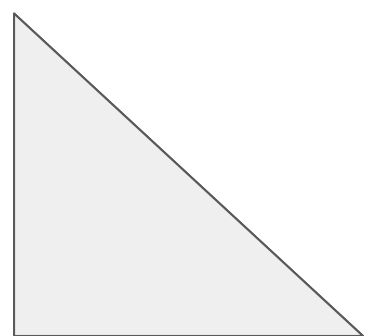
- **Machinery and electrical breakdowns**

Machinery breakdown losses include gearbox and major component and transmission line failures, loss of access, and loss of public utilities.

Electrical breakdown losses comprise solar parks transformers, inverters and fire of electrical origin.

We have a tested team of experts capable of undertaking prompt on-site investigations including the securing evidence essential to the determination of the root cause of loss. We have a continuing relationship with leading test-houses in the event the analysis or testing of materials is required.

Our technical expertise paired with insurance and legal knowledge permits us to offer advice on eventual recovery prospects.



- **Atmospheric events**

Being in remote, secluded and often meteorologically active areas, wind farms and solar parks are subject to storms, floods, landslides and lightning strikes.

Even when the cause of loss is clear and identifiable, special attention is required in correctly estimating the damage recoverable under the policy. Early expert site attendance with the Insured or their representative is therefore essential in verifying the exact degree of insured damage, thereby avoiding possible disagreements regarding the nature and cost of claimed reinstatement works and their timing.

Our knowledge of the relevant renewal energy norms, regulations, contractual terms and practises is an important part the services we provide in evaluating claims data and proposing, where relevant, practical alternative solutions.

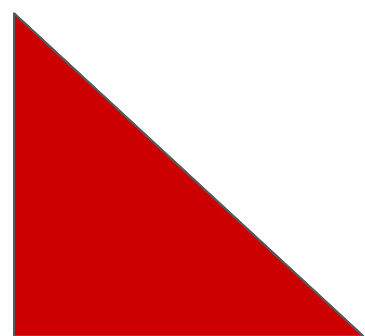
- **Liability & Expert Witness**

There may be various contentious issues between the various parties involved in the renewable energy industry. Here again our expertise in the electrical, mechanical and forensic fields enables us to gather and secure the essential evidence required to defend the Insured parties and their liability insurers.

We regularly assist Insurers and their legal advisors in pre-litigation, litigation and expert witness matters.

- **Other services**

We are regularly engaged to organise presentations to Insurers, Brokers and Risk Managers on a variety of issues ranging from claims handling and management to the technicalities inherent in the calculation and costing of material damage and loss of revenue losses.



For any further details of the services we provide please contact John Amos at the address shown below or visit our website www.johnamospartnership.com



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