

MARINE INSURANCE: RENEWABLE ENERGY EQUIPMENT CHOICE<sup>SM</sup>

**YOU'VE MADE A COMMITMENT TO GREEN TECHNOLOGY.  
MAKE A COMMITMENT TO PROTECT IT.**



**ENJOY CONVENIENCE  
AND PEACE OF MIND  
WITH RENEWABLE ENERGY  
BUILDER'S RISK PROJECTS**

When you have The Hartford's Renewable Energy course of construction coverage you'll have peace of mind knowing that we'll cover the project through to operational - under the same policy form. Helping you to avoid coverage gaps.

Developing clean, renewable sources of energy is a critical issue these days. So is making the U.S. less dependent on foreign oil resources.

To these worthy ends, The American Recovery and Reinvestment Act establishes a long-term commitment to the next generation of energy technology. As a result, more businesses like yours are using green technologies to generate electricity, control building temperatures and/or provide hot water.

That's why The Hartford developed Renewable Energy Equipment Choice. It's equipment coverage specifically designed to meet the unique and evolving needs of businesses all along the renewable energy value chain.

**Prepare. Protect. Prevail.®**

continued



**COVERAGE HIGHLIGHTS**

The following is a summary of coverage available under our various insurance forms.

**Renewable Energy Equipment Choice, including course of construction:**

**Equipment coverage.** Your policy covers physical damage to your solar and photovoltaic power equipment, wind power equipment, geothermal equipment and integrated components while being constructed or while in operation.

**“Green” upgrade equipment replacement.** When your equipment is damaged, you may use up to 25 percent of the adjusted loss (subject to your policy limit) to replace damaged, covered equipment with “green” equipment that’s more efficient or improves the environment.

**Newly acquired power equipment.** Insurance isn’t the first thing on your mind when you acquire or replace equipment. That’s why our policy can provide extended coverage for your new and replacement power equipment for 45 days.

**Debris removal and recycling expense.** Debris removal and disposal can cost even more than losing your physical property. Your policy can cover up to the first \$100,000 in full or 25 percent of the amount payable – including recycling expenses. And you’ll have 180 days to report the loss.

**Buildings and business personal property.** Your policy covers damage to or loss of your ancillary buildings or structures, whether completed or during the course of construction or renovation. It also covers business personal property owned by you or owned by others that’s in your care, custody and control, whether it’s located on or away from the premises, in storage or in transit.



**Valuation clause.** When your insured equipment is damaged by a covered cause of loss, your policy pays for replacement with equipment of the same kind, function, capacity, size and quality if your damaged equipment can’t be repaired or rebuilt.



**Vegetative roofing.** If your renewable energy plan includes a vegetative roof, you have a financial risk that may not be covered by a typical property policy. The Hartford’s policy can automatically provide up to \$10,000 coverage for direct physical loss to your trees, plants, lawns, sod and vegetative roofing. Ask your agent about higher limits.

**Optional “green” upgrade property replacement.** If your property is damaged, you may use up to 25 percent of the adjusted loss (subject to your policy limit) to replace damaged, covered property with “green” property or more efficient, environmentally friendly materials.

**Optional equipment breakdown, including testing.** This option covers you for direct physical loss resulting from mechanical breakdown, including rupture or bursting, electric arcing or explosion. It also includes:

- \$25,000 to repair or replace covered equipment due to contamination that results from a covered cause of loss
- Additional proceeds to clean up or dispose of the contaminated property

### Inland marine and renewable energy property loss of use:

**Business income.** Damage to your renewable energy equipment can result in suspension of your operations and a loss of income, tax credits and financial incentives. Fortunately, this coverage can help maintain your income stream after a covered loss. It includes:

- Actual loss of income (net profit or loss before income taxes), including income from renting or leasing your covered property to others
- Continuing normal operating expenses, including payroll
- Tax credits that would have been earned or incurred
- Other financial incentives listed and described in your policy schedule

**Extra expense.** This helps you get back up and running as soon as possible by helping you avoid or minimize suspension of your operations. It provides funds for relocation expenses or costs to equip and operate a temporary or replacement business location.

**“Green” soft cost expenses.** In addition, coverage is available for soft costs, such as qualified engineers’, architects’ and administrative fees needed to apply for green certification, incurred as a result of a covered loss to covered property.

**Valuation options.** You have the option to tailor coverage to meet your needs with the choice of agreed value, 100 percent coinsurance, a maximum period of indemnity, or a monthly indemnity loss payment.

### SERVICE BACKED BY SPECIALIZED KNOWLEDGE

Your business has unique challenges, deadlines and pressures. We understand that at The Hartford. Depend on us for:

- Marine specialists who work directly with your insurance agent or broker to provide coverage made for your energy-conscious business
- Risk Engineering specialists who understand renewable energy exposures and have experience in construction and property
- Prompt, fair claims service when a loss occurs, so you can get back to business

**200+**  
**YEARS**

### BROAD BUSINESS COVERAGE WITH OVER A 200-YEAR HISTORY

Peace of mind comes with confidence, and with The Hartford, you’ll have both. Our 200+ years of experience and commitment to our policyholders speaks for itself.

From the early industrial revolution through today’s renewable energy challenges, we have what it takes to help you prevail over emerging risks.

You can rely on us for all of your business insurance needs. Ask your agent how to simplify your risk management program by consolidating your protection through The Hartford.

**LEARN MORE** about available coverage options by talking with your agent from The Hartford today. And visit [THEHARTFORD.COM/MARINE-INSURANCE](http://THEHARTFORD.COM/MARINE-INSURANCE).

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of September 2015.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd’s Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.

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**THE  
HARTFORD**

Business Insurance  
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