

# overview

## Why do I Need Solar Insurance Coverage?

Solar panels are a great investment if you're looking for a way to generate energy and save money at the same time. And like with any great investment, you'll want to protect your solar system.

Whether your solar system is on the roof or ground mounted Sagicor General Insurance has the perfect coverage to suit your needs. We offer Fire and Special Perils, Business Interruption, and Public Liability in a combined package so there is no "piece meal".

Additionally, Contractors' All Risks is offered for those who are installing Photovoltaic Systems across the island. As a project owner or the general contractor, you can purchase this cover which includes Public Liability for your protection from the beginning to the end.

Sagicor General Insurance also knows that it is important to understand that some risks may be different and tailoring a package or providing the right solution for your Solar system will be your wise financial decision for life.

## What risks does your policy cover?

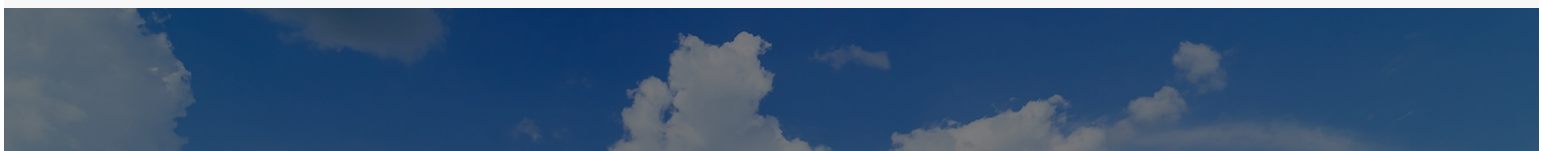
This Policy covers your Solar PV System within your specified, insured premise only; it does not cover any related transmission lines or cables outside the premise.

## Fire And Special Perils

This policy covers your solar system, buildings (outbuilding, walls, gates and fences), tenants' improvements - if you are renting or leasing, trade fixtures and fittings, stock and materials in trade, machinery and equipment against damage or loss, which can be caused by a wide range of events such as:

- Fire, lightning, explosion
- Earthquake, volcanic eruption
- Aircraft or other aerial devices or articles dropped therefrom
- Riot, and or civil commotion
- Storm, hurricane, cyclone, tornado, flood
- Escape of water from any tank apparatus or pipe
- Impact by a road vehicle
- Subsidence, Landslip
- Burglary
- Accidental Damage to Glass

To learn more





# risk survey

At Sagicor General, we provide more than just insurance protection. We also offer Risk Management Services, including a free comprehensive risk survey of your business to determine where your vulnerabilities lie and provide solutions to reduce the risk to your business.