



# Renewable Energy Insurance

The Crotty Group was established in 1994. The firm specialises in Corporate Insurance Broking and Consultancy Services.

The Crotty Group pride themselves on their Directors' insurance track records. The experience of the team includes providing insurance on and consultancy services to over 50 projects (1000mw). Eoin Greene who has been providing insurance services on the Wind Farm sector since 1996 joined The Crotty Group as a Director in September 2010.

## Services

The highly experienced Crotty Group Team offer Project (new & existing) insurance advice, consultancy, risk management services and claims management services. These services include the following:

### Services for Developer, Operators & Owners

- Construction Contract Reviews
- Risk Review
- Providing Insurance Budget Costs
- Review and advice on a Financial Institutions Insurance requirements within a Loan Facility Agreement
- Liaising with Clients' Legal and Technical advisors
- Construction Insurance Programme Design, Costing and Placement
- Co-ordinating Insurance Site Surveys
- Transfer from Construction to Operational Insurance Services
- Renewal Services to include Risk Review, Insurance Market Strategy, Placement and Ongoing Annual Services

### Services for Financial Institutions

- Insurance Contractors Review
- Design of Insurance Requirement in Loan Facility Agreement
- Liaising with Developer/Borrowers Insurance Advisor
- Liaising with Bank/Lead Lender on progress of review items
- Participation in weekly Conference Calls to review CP list
- Issuing of a Bank Insurance Report to Bank/Lead Lendor



## The Insurance Markets

The Insurance Market for the Renewable Energy Sector is a specialised and product focused group. It is important that the Insurer that is used for all phases of a Project, from planning stage through construction phase and into operational stage is fully conversant and experienced with the particular risks associated with Wind Energy.

The Crotty Group have full access to all the existing insurance markets and maintain strong working relationships with these market players. We are constantly investigating new Insurance Markets and Insurance Product Innovations at home and internationally.

## The Insurance Programme

Many of the risks in a Project can be offset into a suitably designed Insurance Programme.

The following insurance summaries are an outline of the insurance that can be arranged and is not an exhaustive list. Please note that all insurance summarised are subject to actual cover being available and to their policy terms conditions and exceptions.

**Marine/Transit Insurance** for damage to the Project materials whilst being shipped/transported to site.

**Marine/Transit Loss of Revenue Insurance** to cover loss of revenue as a result of a delay to the operational date from damage happening above.

**Contract Works Insurance** for damage to the project materials on the site and during the course of construction/erection including commission and testing stage.

**Contract Works Loss of Revenue Insurance** to cover loss of revenue as a result of a delay to the operational date from damage happening above.

**Employers Liability Insurance** to cover legal liability of the Employer/Developer for injury to their employees.

**Construction & Operational Public & Product Liability Insurance** for Developer, Owner & Operator for injury or damage to persons (excluding employees) and third party property during the course of the Developer's Business.

**Environmental Impairment Liability Insurance** to cover Owner/Developer/Operator for a pollution incident and the clean-up/remedial costs.

**Title Insurance** for legal costs incurred and possible loss of project if Title Litigation is instigated.

**Professional Indemnity Insurance** for the Developer/ Owner if it is needed to supplement the Design Teams Insurance by arranging an Owners Project Professional Indemnity insurance.

**Operational Material Damage Insurance** to cover the accidental damage to the windfarm assets.

**Operational Business Interruption Insurance** to cover loss of revenue as a result of insured damage resulting in down time then a loss of revenue will be incurred.

## Contact The Crotty Team:

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