

Act globally: benefit from local service.

Our Cologne headquarters offers insurance solutions for energy plants in nearly every European country and many others across the globe. Cologne is also home to our product development experts and our claims adjusters.

We follow our clients where their projects lead them and within the European Union, we offer our insurance products in accordance with the freedom to provide services in the EU. Our policies and conditions are compiled in either English or German.

Gothaer's branch offices and subsidiaries in France and Romania also supply insurance solutions in compliance with their national laws and in local languages. Our global network of experienced partners enables us to find solutions outside the EU so that we can insure projects in nearly every country worldwide.

Gothaer: sustainable solutions for your project risks.

Gothaer recognised the potential of renewable energy long ago, with the result that today we rank among the leading experts when it comes to risk coverage for plants associated with these resources.

As we have been monitoring developments on the market thoroughly for more than two decades, we now command extensive expertise enabling us to offer tailor-made insurance solutions for your projects – whether they are in the field of renewable energy like wind, solar, hydro, geothermal or storage technology.

Our solutions cover every stage of your project, from project development to construction, installation and the commissioning stage through to daily operations.

Why rely on Gothaer?

Because we:

- **have more than twenty years of experience** covering complex projects in renewable energies
- **have a separate dedicated business unit** with a highly qualified team of experts
- **are active members of the following organisations:**
 Bundesverband WindEnergie e. V. (German Wind Energy Association), Fachverband Biogas e. V. (German Biogas Association), BSW – Bundesverband Solarwirtschaft e. V. (German Solar Industry Association), Deutsch-französisches Büro für die Energiewende (Franco-German Office for Renewable Energy), WindEurope

Gothaer risk management for renewable energy plants.

Your benefits at a glance:

- More than twenty years of experience
- Specialist expertise in renewable energy like wind, solar, bio, hydro, geothermal and storage technology
- Insurance solutions for projects in Europe and beyond
- Comprehensive covers for all project stages

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**Shaping the future together:
Gothaer risk management for renewable energy plants.**

Renewable energies: sustainable investments in the future.

The objectives of the Paris Climate Agreement can only be achieved if more energy is produced from renewable sources.

To this end, The European Union has set itself ambitious targets. By 2030, renewable energy sources are to account for 35 % of total consumption of energy.

Renewable energies are presently experiencing dynamic growth across the world. They are the only way to limit climate change and dependence on fossil fuels.

The market is subject to rapid change with the result that technological innovations and political decisions may fundamentally change its focus within a short period of time.

That is why you need an expert who is very well versed in renewable energies to cover your projects. Gothaer offers support in managing associated risks that are becoming ever more complex – no matter whether you are a developer, manufacturer, investor or operator of an energy plant.

Sustainable cover: Gothaer solutions for all renewable energy sectors.

Wind energy

Gothaer has been skilfully monitoring technological developments in wind energy use since 1990. Nowadays we offer innovative solutions for new and used wind turbines.

Regardless of whether you have taken on a standard or full maintenance contract, as an operator you bear part of the risk. A full service contract might exclude lightning, fire or vandalism. With standard maintenance contracts the risk of component failure is not covered.

We consequently offer solutions that are optimally adapted to your requirements. Together with you, we develop individual insurance concepts that are customised to the specific maintenance contract. For this purpose we use terms and conditions for our property and business interruption insurance that have been specially developed for wind turbines.

Photovoltaics

Solar energy can be used in many ways, such as on roofs, fronts or alternatively in vast open spaces. The costs for photovoltaic modules have dropped very considerably and compensation rates are continually being adjusted. As an operator today, you are likely to be concerned with new topics relating to direct marketing, your self-consumption or storage of generated energy.

However, risks relating to natural disasters such as storm, lightning, hail or snow as well as those arising from defective mounting or theft continue to exist, while the risk potential is correspondingly diverse.

We have developed special terms and conditions for property and business interruption insurance for photovoltaic systems – so why not get together with us to discuss your project and cover? Our specialists at Gothaer Risk Management GmbH will be happy to advise you on the assessment of assembly systems, anti-theft devices or about projects with difficult subsoil conditions, such as conversion areas or opencast mines.

Biogas

Bioenergy is a term referring to the usage of solid, liquid or gaseous substances from biomass for the generation of electricity or heat. Bioenergy encompasses pellet stoves as well as biogas plants and combined heat and power units (CHP) that are operated using plant oils.

Gothaer has focused on covering biogas and bio-methane plants. As early as 2005 we developed a special property and business interruption insurance for this purpose. Our experts will be happy to assist you in the risk management of your plant.

Hydro energy

Hydro power has been used for more than 2,000 years – long before the development of renewable energies gained its present momentum. No matter whether your concerns deal with run-of-the-river power plants or underground power stations – either with or without dams – we will develop a solution to cover your risks.

Geothermal energy

Geothermal energy in Germany is mainly used for heat supply. We offer insurance solutions for heat generation plants as well as for facilities for the generation of electricity.

Storage technology

With the steadily growing share of renewable energies in the energy supply, energy storage systems are becoming more important. They will be an significant element in tomorrow's energy infrastructure. Gothaer will support you and your projects by offering individual insurance solutions for this future technology.

Our solutions:

For the construction phase:

- Gothaer CAR (contractors all risk) insurance
- Gothaer EAR (erection all risk) insurance
- Gothaer ALoP (advanced loss of profit) insurance relating to a CAR/EAR insurance
- Gothaer principal's liability insurance
- Gothaer marine cargo insurance

For the operational phase:

- Gothaer property and business interruption Insurance
- Gothaer third party liability insurance, environmental liability insurance and environmental damage liability insurance

Our highlights:

- Individually adapted terms and conditions for our property and business interruption insurance
- Development of insurance strategies that are customised to maintenance contracts
- Principles for the condition-based maintenance of wind turbines created in cooperation with the German Wind Energy Association are considered the industry standard
- Competent assessment of assembly systems, anti-theft devices and difficult subsoil conditions (such as conversion areas or opencast mines) by Gothaer Risk Management GmbH's specialists

