



SOLARIF

INSURANCE



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Making solar bankable

From an insurance point of view

Bankability

Bankability = receiving money from investor and lender

- Who's the (end) investor or lender?
 - ✓ Short term or long term
 - ✓ Experience?

- What are their requirements?
 - ✓ Involved parties
 - Experience
 - Financial strength
 - performance bonds
 - performance guarantee
 - warranties
 - Insurable?

Improve quality

- Factory and product
 - Factory risk assessment
 - Product testing / component testing
 - Inline quality control / Preshipment quality control / labtesting

- Project development phase
 - Reliable energy yield predictions
 - Scope definition for all parties
 - Contract assessment

- Construction phase
 - Supervision by third party
 - Site assessment after commissioning for final acceptance

- Operational phase
 - Monitoring, performance review
 - Performance optimization
 - Warranty inspections (periodic and at the end)

Materials

Which materials will be used?

- Why?
 - Location / Choice of technology
 - ✓ Mild temperature
 - ✓ Tropical humid
 - ✓ Subtropical, dry (sandstorm impact)
 - Proven technology
- Tier 1 , Tier 2 or ... nothing
 - Financial strenght
 - Quality
- Manufacturers' warranty
 - Terms and conditions
 - Which law?

Third party insurance

Is third party performance warranty insurance required?

- Performance warranty insurance
 - Who's the insured?
 - What do you think to achieve with the required insurance?
 - What does the insurance cover?
 - Only material or also other consequential losses?
 - When?
 - Deductibles?
 - Insurance period
 - Can the insurance be terminated?

- A-rated insurance company
 - In which country located?
 - Under which law?

THANK YOU VERY MUCH
FOR YOUR ATTENTION

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