

## WE'RE BIG ON SOLAR BUSINESS



### SOLAR PACKAGE (AVAILABLE IN ONTARIO ONLY)

At RSA we cater to Commercial Insurance small to medium entrepreneurs; recognizing the many varied businesses they run across Canada. Our insurance solutions cover a wide spectrum of industries, as we understand entrepreneurs as both a general group and their specialized trades. RSA's industry specific product enhancements ensure the proper protection for small to medium businesses, with unique coverages required to protect their diverse business investments.

This Solar package was specially created for those small to medium entrepreneurs taking part in Ontario's MicroFIT program. This is the name given to the OPA (Ontario Power Authority) initiative which contracts with individuals choosing to generate and sell electricity to the grid. The generation of such electricity is from a renewable energy source such as wind, water, solar, radiation or agricultural biomass.



## TARGET CLASSES & ELIGIBILITY CRITERIA

This package is specifically targeted to Solar [SIC 4910] class only.

The eligibility criteria for Ontario-based small to medium business entrepreneurs taking part in the MicroFIT program is:

- Solar power generation only
- Maximum 5 locations (or installations)
- Separate Legal Entity: Stand alone coverage is available provided the operation inside the building is an eligible small to medium business, or the panels are ground-mounted and adequately separated from operations which are not eligible. This is for clients who own the building or land to which the panels are installed.
- The cover can be written as an incidental exposure on a Package policy. A contract with MicroFIT to install solar equipment on owned building or land and operate must be in place.
- Cover can also be written as a stand-alone Solar Package policy where a separate legal entity is in place for the MicroFIT program and solar is the only operation

## HIGHLIGHTS OF OUR COVERAGES

The Solar Package automatically covers:

- Building
- Commercial General Liability (CGL): For bodily injury and property damage claims arising out of standard operations. There is an option to select a limit of \$1m, to \$5m.
- Solar Equipment: This protects solar equipment during the installation process.
- Equipment Breakdown Insurance, the selected property limit applies:
  - Standalone: Flat premium of \$75
  - Incidental exposure: Flat premium of \$50
- Extra Expense: (\$25,000)
- Medical Payments (to any one person): up to \$2,500 to pay the cost of injury to customers whether you are liable or not
- Professional Fees ( \$25,000)

## AND MORE!

## OPTIONAL COVERAGES

- Water Damage (Sewer Back-up), Earthquake and Flood are included on this package.

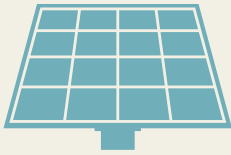
## DON'T FORGET

- Our Hassle Free Claims Service backed by our claims guarantee
- Your customers can earn AIR MILES® reward miles on their Commercial Insurance policies\*



## DID YOU KNOW?

RSA is a leader in insuring renewable energy. Our expertise in this field has allowed us to cater to the specific insurable risks when engaged in the MicroFIT program. That's why RSA's Solar package provides specialized and optimal protection for things like solar panel installation.



## COMMERCIAL INSURANCE SOLAR PACKAGE

MINIMUM DEDUCTIBLE	\$500
PROPERTY	LIMIT
Building	Select Limit
Solar Equipment	Select Limit
Stock	Select Limit
Water Damage Deductible (Minimum \$2,500)	
Fire Department Service Charges Extension	\$25,000
Professional Fees	\$25,000
Earthquake	Included
Flood	Included
Sewer Backup	Included
Replacement Cost (excluding Stock) Extension	Included
By-laws	Included
Terrorism Exclusion	
BUSINESS INCOME	LIMIT
Extra Expense	\$25,000
Profits ALS	Included
Off Premises Power Interruption - 24 hr waiting period	\$10,000
Additional Time Required for Rebuilding Extension	Included
Terrorism Exclusion	

EQUIPMENT BREAKDOWN	LIMIT
Limit of Liability	\$20,000,000
Property Damage/Business Interruption/ Extra Expense/Service Interruption	Property Limit
EBI Spoilage Damage (Minimum deductible \$1,000)	\$25,000
EBI Extensions will apply if Equipment Breakdown Selected:	
Expediting Expenses	Included
Professional Fees	Included
Ammonia Contamination	\$100,000
Water Damage	\$100,000
Hazardous Substances	\$100,000
Mould	\$50,000
Data & Media Coverage	\$25,000
Selling Price	Included
Brands & Labels	Included
Errors & Omissions	\$100,000
Civil Authority	Included
Contingent Business Interruption	\$100,000
By-laws	Included
Terrorism Exclusion	
LIABILITY	LIMIT
Commercial General Liability - Occurrence	Select Limit
Medical Payments (any one person)	\$2,500

WE'RE BIG ON BUSINESS. IF YOU'RE BIG ON BUSINESS PARTNER WITH RSA.