

Custom risk management solutions

Zurich alternative energy

The drive to reduce carbon emissions and create a sustainable global environment is growing. Reports of global warming and climate change have spurred both government and industry to look at sources of renewable energy. The importance of reducing carbon footprints and developing efficient, renewable energy resources is helping to hasten the development of alternative power sources within the energy industry.

Zurich's global energy group, a leader in the energy insurance marketplace, has experience dealing with the unique aspects of alternative energy risk management. Our team of underwriters, risk engineers and claims specialists can help you develop a solid risk management program that addresses alternative, as well as traditional, energy risks. Our specialists can help you develop an insurance program that addresses both property and casualty exposures.

Sustainable energy alternatives

Currently coal, petroleum and natural gas – non-renewable fossil fuels – provide more than 85% of the world's energy. As these easily extractable fossil fuels are depleted, companies must begin looking for alternatives to our finite natural resources.

Many alternatives to fossil fuels are being developed and tested around the globe.

Solar energy technologies harness the sun's energy for use in heating, lighting and electricity. Technologies including photovoltaic cells are being effectively used to produce power for industrial, commercial and residential uses.

Wind power is the conversion of wind energy into a useful power source using wind turbines. Wind farms connected to electrical grids or individual turbines provide a renewable, clean power source.

Biomass refers to biological material (excluding coal or petroleum) or biodegradable wastes that can be used as fuel. Biomass may be simply burned as fuel or processed through composting, anaerobic digestion, fermentation, distillation or other high-tech processes. The burning of biomass is used to generate heat or electrical power.

Geothermal power uses the heat stored beneath the earth's surface to produce energy. The temperature, depth and quality of the water and steam in a geothermal field impact the type of power plant used to generate electricity from geothermal energy. From an environmental standpoint, geothermal power is clean and has low environmental impact.

Hydropower captures the force of moving water to generate electric power as a low cost energy source. Hydroelectric power produces essentially no carbon dioxide or other harmful emissions, and is not a significant contributor to global warming through CO₂ emissions.

Alternative energy solutions

Zurich specialists draw on years of energy risk management experience and apply this knowledge to the unique risks associated with non-traditional energy solutions. We offer products and services that meet the needs of this growing market segment.

Our energy solutions range from conventional property, casualty, and exploration and production coverages to non-traditional strategies to address the needs of the alternative energy risk. Standard coverages and custom solutions are available with substantial limits to meet customer needs.

Onshore Property

Construction and operational coverage offered, including:

- Physical damage
- Business interruption
- Extra expense
- Delay in start up (DSU)

Replacement power coverage and maintenance coverage may be available in certain instances.

Exploration & Production

Construction and operational coverage offered, including:

- Physical damage
- Business interruption
- Machinery breakdown

Casualty

Casualty risk solutions, including:

- General liability
- Contractor's pollution liability
- Time element pollution extension
- Onshore and offshore liability

Marine and ocean cargo

Addressing a broad range of risks, including:

- Ocean cargo
- Brown water hull
- Protection & Indemnity (P&I)
- Marine liabilities

Experienced risk engineering services

Our risk engineering consultants, working in collaboration with our underwriters and claims specialists, can help you identify the unique aspects of risk associated with alternative energy solutions. These highly skilled individuals are well-versed in the hazards associated with all aspects of energy production.

These engineers will work with you to assess your risk exposures, including:

- Evaluating exposures
- Identifying loss scenarios
- Rating location strengths and weaknesses
- Consulting on risk improvement options
- Assessing safety-related training and communications

Ask us how

To find out how Zurich's alternative energy team can help you manage your unique risk exposures, contact the energy specialist nearest you.

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