

Alternative Energy

Custom risk management solutions

Zurich's 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.

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. 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 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

Casualty – Casualty risk solutions include:

- General liability, workers' compensation, auto
- Contractor's pollution liability
- Time element pollution extension
- Onshore and offshore liability
- Excess casualty

Marine & Ocean Cargo – Addressing a broad range of risks including:

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

Risk engineering and claims services

Zurich understands the highly technical and often complex risk engineering and claims needs of today's energy customers, which is why our energy team includes some of the most experienced and capable talent in the insurance business. Our energy risk engineers work in close collaboration with customers to help provide thorough assessments of risk as well as recommendations to help reduce loss. Our global network of more than 800 risk engineers* includes 30 North America-based members with specific energy industry experience, including individuals who worked in the energy industry before joining Zurich. Some bring more than 20 years of experience to the table – experience that counts when the goal is to reduce risk.

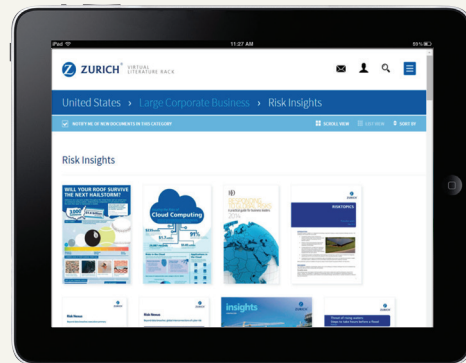
Zurich's experienced energy claims professionals work equally hard to help customers after a loss. Our Executive General Adjusters average 25 years' experience and possess extensive knowledge of exploration and production, drilling, work over, well service, energy service and pipeline operations. Our energy claims team members are part of a Zurich Claims Network of more than 3,000 professionals in North America and more than 8,000 around the globe.

Serving your needs

Our specialists are in many locations around the globe, including: Buenos Aires, Calgary, Chicago, Denver, Dubai, Hong Kong, Houston, London, Melbourne, New York, Philadelphia, Singapore, Toronto and Zurich.

For more information visit:
zurichna.com

Get access to solutions and risk insights on the Zurich Virtual Literature Rack. Download to your iPad from the App Store or visit: zurichvlr.com



*As of April, 2016

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A1-17259-J (06/16) 112007791

