

HOLLARD SPECIALIST INSURANCE LIMITED
(Reg. Nr. 1966/007612/06)

ENDORSEMENT TO BE ATTACHED TO POLICY NUMBER:

INSURED:

EFFECTIVE DATE: "2024-03-01"

RENEWABLE ENERGY EQUIPMENT ENDORSEMENT

This endorsement forms part of the non-Motor section of this policy with effect from 1 March 2024.

Renewable energy equipment includes, but is not limited to: - hydroelectric energy, solar energy, wind energy and energy generation through the use of a generator and related equipment (batteries, solar panels/inverters, etc.).

In order to enjoy cover under this policy, equipment for all forms of alternative / renewable energy generation, must be specified under the building section; or all-risks section (if movable / or where the building is not covered under this policy); or trailer section (when fixed to a trailer). Proof of installation as well as regulatory compliance and certification must be supplied with inception of cover. Only insured perils will be covered under this policy. We will also cover you for loss or damage caused by power surge up to the limit shown in the policy schedule, subject to the proof of a surge protection device installed on the main electrical distribution board by a qualified electrician and with the necessary Certificate of Compliance.

Generators

- Standby generator installations must comply with the South African National Standard (SANS10142-1) for the wiring of the premises. The standard prescribes the minimum safety requirements for the installation of low-voltage generators. This is a legal requirement and failure to comply with these requirements will invalidate cover should it be established that a fire or injury is caused as a result of the incorrect connection of the generator.
- A licensed electrician or registered electrical contractor must carry out the installation. Ensure that an electrical Certificate of Compliance is obtained. Failure to obtain such a certificate could invalidate any insurance claims arising because of electrical faults or accidents.
- A small fire extinguisher must be kept near the generator. A 4.5 kg dry chemical powder (DCP) or 2 (two) kg carbon dioxide (CO2) fire extinguisher is recommended.
- The generator must be protected from moisture to help avoid the shock/electrocution hazard. It should ideally be operated under a vented structure or a canopy-like structure on a dry surface out of the reach of water and adequate drainage under it.
- The generator must be protected from theft. It should be kept in a locked structure or securely locked to an immovable object. Generators on trailers must be kept inside the insured premises in a locked structure. If not kept in a locked structure, the trailer must be secured with a tow hitch coverlock.
- Attempting to power the house wiring by plugging the generator into a wall outlet, a practice known as 'back-feeding'. There will be no cover for the generator, building or contents should this practice be followed as it bypasses some of the built-in household circuit protection devices and is considered an illegal practice.
- Storing fuel is considered a fire hazard. Petrol, diesel, propane and other flammable liquids must be stored away from living areas in properly labelled, non-glass or breakable safety containers. Do not store them within 20 meters of the generator or near any fuel-burning or heating appliance.

Solar installations

- No person other than an Installation Electrician (IE) or a Master Installation Electrician (MIE) can issue a Certificate of Compliance on a solar installation. No other qualification other than an IE or MIE can qualify a person to do so. No solar installation is allowed to be used by any end-user without it having been inspected and certified as safe by an IE or an MIE.
- Installation must comply with the South African National Standard (SANS10142-1) for the wiring of the premises.
- To ensure cover, the structure of the building on which the solar panels are placed, must be signed off by a structural engineer.

Batteries:

- Only Lithium iron phosphate (LFP/LiFePO4) and Lithium-nickel-manganese-cobalt-oxide (Li-NMC) batteries will be covered under this policy.
- Batteries have a limited lifespan, is subject to misuse, discharge and/or overcharge and will therefore only be covered for theft and physical damages (full cover).
- Cover for other insured perils will be subject to a cumulative excess of 25% of the value of the claim, per year for a period of three years, after which the cover for batteries will expire. This excess can only be waived if a battery monitoring device is fitted to the batteries and the manufacturer can provide the company with the usage chart which shows correct use and charge at the time of a claim.
- Damaged to the system caused by a battery failure / fault will also not be covered.
- Compatibility is the capacity of a system to work with other systems' without having to be altered to do so. Compatibility can refer to interoperability between any two products. This policy will not cover you should your new system / batteries / panels / inverter no longer be



Marketed By:



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compatible with your old system/products.

Otherwise, subject to the terms and conditions of your policy wording.

Kind Regards,

For Legacy Underwriting Managers (Pty) Ltd
An Authorized Financial Services Provider

