



# EDPR

Technical Specification

## Coverage and Limits of the Civil Liability Insurance and the insurance for “All Risk Construction and Assembly”

Ed.8-2019

**Contents:**

- 1. Object**
- 2. Scope**
- 3. Methodological Development**

Writing	Reviewing	Approval

CHANGE RECORDS FROM LAST VERSION			
Ed.	Date	Revised Sections	Reason for Revision
Ed.8	October 2019	ACTIVITY AREAS, DAMAGE ASSESSMENT AND LIMITS OF THE POLICIES INDEMNITY CHART	

## **1.- OBJECT**

Establish the general, minimum and necessary requirements that the Civil Liability Insurance and the Insurance for "All Construction and Assembly Risk", to be contracted by the Contractors to provide services within the scope of EDP Renovaveis, must fulfil.

## **2.- SCOPE**

The final addressees of these procedures are the Contractors that provide services to EDP Renovaveis and the departments of the different companies of EDP Renovaveis that need to contract their services.

## **3.- METHODOLOGICAL DEVELOPMENT**

We difference as follows:

3.1. CIVIL LIABILITY INSURANCE

3.2. ALL-RISK CONSTRUCTION AND ASSEMBLY INSURANCE

3.3. ACTIVITY AREAS, DAMAGE ASSESSMENT AND LIMITS OF THE POLICIES INDEMNITY CHART

### **3.1. CIVIL LIABILITY INSURANCE**

The Contractor is under the obligation to take out and keep on his account, for the validity of the contract, with a renowned Insurance company, a Civil Liability Insurance policy, that covers possible damages, either human or material as well as its consequential damages, arising from the contracted activities during the execution of the works.

This policy shall include not only the Civil Liability regarding possible damages to goods and third parties not belonging EDP Renovaveis, but also contractual liability regarding people or goods belonging to people or to companies of EDP Renovaveis, which might result damaged by the action of the Contractors or by the Subcontractors under their responsibility.

In case that, prior to written consent by any of the companies of EDP Renovaveis, the Contractor needs to subcontract any part of the contracted services, the policy shall cover the damages that may be caused by the contractor's subcontractor.

When signing the contract, the Contractor shall send attested copy of the payment receipt of the insurance premium corresponding to the Civil Liability insurance, to the following address: EDP Renovaveis : Departamento Financiero. Calle Serrano Galvache 56. C.E. Parque Norte. Ed. Olmo. 7ª planta, 28033. Madrid. At. Daniel Dilla.

Without prejudice of the coverage or limits established by the laws in force, the minimum guarantee in case of accident can be referred to in the tables below, according to the kind of service provided.

The required coverage of the policy shall be:

- General
- Employer
- Cross
- Post-work
- Bail and defence
- Products (in case the work consists of the delivery of a final product)
- Damages to people and goods, as well as the consequential damage arising from them
- Damages to Pre-existing Goods
- Accidental contamination

The coverage of the Employer's Civil Liability Policy may remain sub-limited by victim to an acceptable minimum of 300.000 Euros.

The companies that have Frame Agreements signed with any of the Group Companies shall present an insurance certificate that must be signed by the insurer and which content must specify that:

"The XXXX Insurance Company certifies that the [Contractor] has a Civil Liability policy no. [no. of the policy] taken with this Company in force and up to date with the payments until the present date [xx/xx/xx].

The coverage of the referred policy includes (or exceeds) the requirements regarding the Civil Liability established in the contract no. [no. of the contract] , signed between the [the Contractor] and the [Company of the Group].

### **3.2.- ALL-RISK CONSTRUCTION AND ASSEMBLY INSURANCE**

It is necessary to contract this insurance in case of construction and assembly. In case the existing Contractor's contracted policies do not comply with the mentioned requirements, the issue of specific policies will be mandatory.

The required coverage of the policy is:

- All construction and assembly risk
- Debris removal costs
- Machinery and equipment
- Natural risks
- Strikes, mutiny and civil disturbances
- Terrorism
- Extended maintenance
- Pre-existing elements
- Accidental contamination

The Insurance Capital will be adapted to the volume of the work of the object contract.

### 3.3.- ACTIVITY AREAS, DAMAGE ASSESSMENT AND LIMITS OF THE POLICIES INDEMNITY CHART

EDP Renováveis					
Damages and losses assesment of third parties and to the ownership in the services to be contracted					
Activity Area	Risk evaluation		Recommended Limits		Remarks
	Third-Party Liability	Patrimonial Damage	Amount	Nature	
Major Civil Works	A	A	Variable, minimum 1.500.000€	Works Value	
Minor Civil Works (including plumbing, brickworks, electrical works, painting...)	M	M	600.000 €	Works Value	
Transport of hazardous goods	M	M	600.000 €	Goods Value	mandatory Transport Insurance Policy according to the transported goods
General transport of goods					
Cranes and equipment for earth movement and goods	A	A	1.500.000 €	Variable	
Commissioning, maintenance and repair of office automation tools	MB	MB	300.000 €	Variable	
Consultancy, projects, audits works and similar	M	M	600.000 €	Variable	Limit to be defined as per the contracted works
Elevators commissioning, maintenance and repairment	MB	MB	300.000 €	Variable	
Commissioning and maintenance of the fire protection systems and other safety measures	A	A	1.500.000 €	Variable	
Building and maintenance of communication services (premises and lines)	M	MB	600.000 €	Variable	
Communication, courier, logistic and related services	M	MB	300.000 €	Variable	
Building and repairing of aerial lines AT	M	M	600.000 €	Works Value	Some activities are done in private premises
Mechanical repais in wind plants	A	MA	1.500.000 €	Variable	
Control repairs that affect critical processes for the wind plant	M	M	600.000 €	N.A.	
Repairs affecting final control elements	M	A	600.000 €	N.A.	
Electrical repairs in wind plants	A	A	1.500.000 €	N.A.	
Painting in high-risk industrial premises	M	M	600.000 €	N.A.	
Limpieza de edificios y almacenes	M	M	600.000 €	N.A.	
Surveillance services	A	A	1.500.000 €	N.A.	
Meter Reading	MB	MB	300.000 €	N.A.	
Calibration Works	B	B	300.000 €	N.A.	

The chart below shows the relationship between insurance type, risk evaluation, associated limit amount and remarks.

Insurance type	Risk Evaluation	Associated limit amounts	Remarks
Third-party Liability	Null (0)	0	
Third-party Liability	Low (B) or Very Low (MB)	300.000 euros	To be evaluated
Third-party Liability	Medium (M)	600.000 euros	To be evaluated
Third-party Liability	High (A)	1.500.000 euros	To be evaluated
Third-party Liability	Very High (MA)	3.000.000 euros	To be evaluated
Patrimonial Damage	To be evaluated (works)	Valor de la obra	To be evaluated