

Technical Specification

Coverage and limits of the Civil Liability
Insurance and the Insurance for “All Risk
Construction and Assembly”

TS101
Ed6

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Creation	Revision	Approval
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RECORD OF CHANGES TO THE LAST VERSION			
Ed.	Date	Revised Sections	Reason for Revision



1.- OBJECT

To 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 settle a difference between:

- 3.1. CIVIL LIABILITY INSURANCE
- 3.2. INSURANCE FOR ALL CONSTRUCTION AND ASSEMBLY RISKS
- 3.3. TABLES OF ACTIVITY AREAS, DAMAGE ASSESSMENT AND LIMITS OF THE POLICIES INDEMNITY

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.

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In case that, prior to written consent by any of the companies of EDP Renováveis, 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 Renováveis : Departamento de Administración

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 - INSURANCE FOR ALL CONSTRUCTION AND ASSEMBLY RISKS

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.



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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.

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

Assessment of the damages and losses of third parties and to the ownership, assumed in the service contracting					
Activity area	Risk		Recommended limit		
	Civil Liab.	Ownership	Civil Liab.	All C.A.R.	Comments
GENERAL					
			Variable,		
Major civil works	M	M	minimum 1.500.000 Euros	Work Value	
Minor civil works in own facilities (includes plumbing, brickworks, electrical works, painting, etc.)	VL	VL	300.000 Euros	Work Value	
					Compulsory insurance and
Transport of Hazardous Materials	VH	M	Variable	Variable	transportation policy according to the transported goods
					Compulsory insurance and
Transport of goods, in general	H	M	Variable	Variable	transportation policy according to the transported goods
Cranes and earthmoving or goods movement equipment	H	M	1.500.000 Euros	Not Applicable	
Commissioning, maintenance and repair of office automation tools	VL	VL	300.000 Euros	Not Applicable	
Consultancy, projects, audits works and similar	VL	L	300.000 Euros	Not Applicable	
Elevators commissioning, maintenance and repair	VL	VL	300.000 Euros	Not Applicable	
Commissioning and maintenance of the fire protection systems and other safety measures	H	H	1.500.000 Euros	Variable	
Phone and courier services and similar	M	VL	300.000 Euros	Not Applicable	
Buildings and warehouses cleaning	L	M	600.000 Euros	Not Applicable	
Surveillance services	H	H	1.500.000 Euros	Not Applicable	
Meter reading	VL	VL	300.000 Euros	Not Applicable	

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EDP Renewables Europe S.L. (EDP Renováveis)					
Assessment of the damages and losses of third parties and to the ownership assumed in the service contracting					
Activity Area	Risk		Recommended limit		Comments
	Civil Lab.	Ownership	Civil Lab.	All C.A.R.	
Hydraulic Stations					
Minor civil works, including brickwork, plumbing, electrical works, etc	VL	VL	300.000 Euros	Work Value	
Industrial cleaning	VL	VL	600.000 Euros	Not applicable	
Major civil works, including heavy machinery works, cranes, excavators, internal earthmoving demolitions, blasting operations, etc	H	H	1.5000.0000 Euros	Work Value	
Mechanical Repairs	L	L	600.000 Euros	Not Applicable	
Electrical Repairs	M	M	600.000 Euros	Not Applicable	
Repairs in control systems that apply to vital automatisms	M	M	1.500.000 Euros	Not Applicable	
Hydraulic repairs	M	M	600.000 Euros	Not applicable	
Internal transports	L	L	Variable	Variable	Compulsory insurance and transportation policy according to the transported goods
Calibration Works	L	L	300.000 Euros	Not Applicable	



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Assessment of the damages and losses of third parties and to the ownership, assumed in the service contracting

Activity area	Risk		Recommended limit		Comments
	Civil Liab.	Ownership	Civil Liab.	All C.A.R.	
GENERAL					
Major civil works	M	M	Variable, minimum 1 500.000 Euros	Work Value	
Minor civil works in own facilities (includes plumbing, brickworks, electrical works, painting, etc.)	VL VL	VL VL	300.000 Euros	Annual Work Value	
Transport of Hazardous Materials			Variable	Variable	Compulsory insurance and transportation policy according to the transported goods
Transport of goods, in general			Variable	Variable	Compulsory insurance and transportation policy according to the transported goods
Cranes and earthmoving or goods movement equipment	H	M	1.500.000 Euros	Variable	
Commissioning, maintenance and repair of office automation tools	VL	VL	300.000 Euros	Variable	
Consultancy, projects, audits works and similar	VL	L	300.000 Euros	Not Applicable	
Elevators commissioning, maintenance and repair	VL	VL	300.000 Euros	Variable	
Commissioning and maintenance of the fire protection systems and other safety measures	H	H	1.500.000 Euros	Variable	
Construction and maintenance of telecommunication facilities and lines	M	VL	600.000 Euros	Variable	
Phone, logistics and courier services or similar	M	VL	300.000 Euros	Not Applicable	

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Construction and repair of HV overhead lines	M	M	600.000 Euros	Work Value	Some of the activities are deployed in private lands
Mechanical repairs in wind farms	H	VH	1.500.000 Euros	Not Applicable	
Repairs in control systems that apply to vital automatisms in wind farms	M	H	600.000 Euros	Not Applicable	
Final control equipment repairs	M	H	600.000 Euros	Not Applicable	
Electrical repairs in wind farms	H	H	1.500.000 Euros	Not Applicable	
Painting of high risk industrial facilities: towers and other complex structures	M	M	600.000 Euros	Not Applicable	
Buildings and warehouses cleaning	L	M	600.000 Euros	Not Applicable	
Surveillance services	H	H	1.500.000 Euros	Not Applicable	
Meter reading	VL	VL	300.000 Euros	Not Applicable	

Relation between the insurance type, risk evaluation and related indemnity limits

Kind of Insurance	Risk assessment	Related Indemnity Limits	Comments
Civil Liability	None (0)	0	
Civil Liability	Low (L) or Very Low (VL)	300,000 Euros	Depends on the kind of activity
Civil Liability	Medium (M)	600,000 Euros	Depends on the kind of activity
Civil Liability	High (H)	1.500.000 Euros	Depends on the kind of activity
Civil Liability	Very High (VH)	3,000,000 Euros	Depends on the kind of activity
Ownership Liability	In works	Work value	Depends on the kind of activity

