

WindPak®

We understand the power of wind energy, today and in our future.

Whether you are a wind consultant, contractor, farm owner, developer, or power provider, the Travelers Inland Marine Network can provide a *dedicated underwriting, claim, risk control and specialty investigative team that know wind energy* and has the coverage, services and limits capacity to help protect your investment.

Our WindPak product was designed for you.

From 50KW to 3.5MW+ turbines, from the meteorological (met) tower to the commissioned turbine phase, from Kansas to Spain, Travelers can offer you protection under its *WindPak* product including coverage for:

- Builders' Risk for the construction of wind turbines, farms, met towers including transportation, temporary storage, soft costs, business income, and equipment breakdown and testing.
- Permanent coverage after commissioning including equipment breakdown, business income, production tax credits, overhead and underground transmission lines, spare parts, etc.

Our Travelers Energy Pak Team knows Wind Energy.

Your business is handled by a domestic inland marine team with national presence and local expertise.

- Over 50 account underwriters, claim adjusters, risk control consultants and the specialty investigations unit are trained in wind energy property, technology and protection. They know about financial incentives and associated risk exposures and stay current with ongoing training.
- We've been insuring wind turbines since the 1980s and we know how and why it's a different world today. International coverage is also available for risks with a global exposure.

We Offer the Travelers Brand and Commitment to Green.

Travelers commitment to 'green' initiatives is reflected by market acknowledgement:

- Component of the Dow Jones Sustainability North America Index and the Maplecroft Climate Innovation Indexes.
- We have earned the Energy Star designation.
- We are ranked 27th in Newsweek's Green ranking of the 500 largest publicly traded U.S. companies.

For more information visit travelers.com/inland or contact:

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Our WindPak Product Responds to Your Concerns

Are You Concerned?	Coverage	How Travelers Addresses
Technology changes rapidly. If I have a loss will my property be replaced with up to date technology?	Replacement Cost Valuation Upgraded. New Generation Replacement Cost Coverage	Automatic guaranteed replacement cost whether or not property is replaced. Additional 25% upgraded replacement cost up to \$1,000,000 (or as stated in declarations) in addition to policy limits (for total and partial loss) for replacement property which is more efficient and causes no greater harm to environment.
If I have a total loss and my limits are not adequate is there any recourse?	Escalation Clause	In the event of a covered loss, if limit is exhausted we provide up to "x%" (pre-negotiated additional percentage) of the total project limit.
If a maintenance contractor causes a fire, do I have any coverage?	Faulty Workmanship, Material, Design Exclusion & Coverage	In the event a fault or defect results in a covered cause of loss, we will pay for that resulting loss including loss or damage to original faulty, inadequate or defective Covered Property (replacement cost of).
If my gearbox breaks down does my insurance respond?	Mechanical Breakdown Coverage	Automatically included as a breakdown to covered equipment is a covered cause of loss.
If there's an error or unintentional omission do I have any coverage?	Error & Unintentional Omissions Coverage	Coverage extended
Recycling is important but costs more. Will insurance assist if there's a covered loss?	Green Debris Removal	We include additional expense for recycling.
If parts are coming from overseas and they are damaged, do I have protection?	50/50 Clause	We pay 50% of loss or damage to property previously in transit when it cannot be accurately determined where/when loss occurred. As many components come from overseas, this is a key coverage enhancement.
I may be investing in Europe. Can Travelers support me?	Coverage territory capabilities	Worldwide capabilities
If I'm looking for broad insurance protection and consider that fewer exclusions are better, how does Travelers respond?	Willful act or willful negligence	No exclusion
	Unexplained or mysterious disappearance	No exclusion
	Shortage of inventory	No exclusion
I have commissioned turbines and some for which foundations are being laid. Can I insure both under one policy?	Transition coverage from construction to permanent operations	Automatic seamless transition from builders' risk to permanent property coverage for Wind Farm. Builders' Risk not needed to be within 1,000 ft.



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