# **Aviva Hydro Insurance Questionnaire**



#### **Important Notes**

- (A) Answer every question fully. If necessary attach separate sheets with information which can be incorporated into your proposal.
- (B) A director/partner/member/principal of your business must complete the proposal and make all necessary enquiries of their fellow directors/partners/members/principals.
- (C) Wherever we ask questions on this proposal about you or your business we mean you, your directors/partners/members/principals/employees or any former directors/partners/members/principals/employees of any business for which cover is required under this insurance. You should include details of any predecessor businesses where cover is required.

#### **Risk Overview**

Named Insured: (Project Owner)  Address:	
Address.	
Number of sites to be insured	
(If multiple sites it may be easier to provide the following information for each site within a spreadsheet/presentation)	
Site Address(es) (including Latitude/Longitude where possible):	
How many turbines are installed and what is the total site capacity (MW)?	
Site layout plan attached if available.	Yes No
Details of any man-made or natural hazards on the site including flood risk:	
Can you provide the most recent flood map?	Yes No
Has climate change been considered?	Yes No
Was a Geotech analysis carried out? If yes, please provide a copy.	Yes No
Were any other hazard studies conducted? If yes, please provide details e.g. flood risk assessment	Yes No
Environmental Assessment report	Yes No
Please provide details any mitigation measures that are in place (e.g Flood defences):	
Was obsolescence report carried out? If yes, please provide a copy.	Yes No

Are there any properties and/or other businesses adjacent to the site?	
If yes, please give details of types of properties and/or business activities:	Yes No
What is the distance to these properties/businesses?	
Please provide details of any other types of Renewable Energy assets on site (Eg Solar, Battery Energy Storage Systems etc)	
Site security of the power house – please provide full details including:  • Site perimeter security including fencing details and access control  • Video surveillance CCTV monitoring  • Keyholder response	
Risk Details	
Please provide details of main contractors/Subcontractors including contact address:	
Hydro plant manufacturer & model name/number:	
(If multiple different Hydro installations, please provide all details within a spreadsheet/presentation)	
Year installed:	
Provide details of Manufacturer/Contractor Warranties, including duration and coverage	
Installation Type (e.g Run of river, diversion, pumped storage etc)	
Water turbine Type (e.g Archimedes Screw, Pelton, Kaplan, Francis etc)	
Details of Penstock (Including length, type, construction etc) where applicable	
Accessibility of location	
Are there owned Power Line cables?	Yes No
If Yes, are they buried or overhead?	buried overhead
Please provide details of protection against the risk of flooding and surface water including:	
Design features     Astignated level of protection (a.g. greater than 1 in 100 years quant)	
Anticipated level of protection (e.g greater than 1 in 100 year event)  Please provide emergency response plan details including distance	
to nearest fire station/response time as well as response time of asset management representative or Operations & Maintenance contractor to attend site for an emergency or break down.	
What type of monitoring is in place?	
Please include details around the heat and vibration	
Please provide details of any safety features that are in place, for example:  Automatic shutdown  Prevention of overflow following failure or storm/flood  Prevention of damage from ingress of materials/foreign bodies	

### **Maintenance & Loss Details**

Limit required:

Operations & Maintenance provider:	
Address:	
Operations & Maintenance contract details including responsibilities:	
Please provide a copy of the contract if possible.	
Please also provide details of any in house capabilities to carry out repairs	
Please provide details of site maintenance	
Details of all spares availability and whether kept onsite or offsite:	
Lead time for key components	
If the original manufacturer is trading, please provide details of any manufacturer parts that are no longer available	
Please provide full details of  any unscheduled downtime  average site availability over the last 12 months	
Please provide details of any significant maintenance issues for the site and the surrounding area	
5-year claims history, including losses covered by warranty:	
Operational All Risks	
Inception date:	DD/MM/YYYY
Expiry date:	DD/MM/YYYY
Material Damage Sum Insured:	GBP
Business Interruption cover required:	Yes No
Annual Revenue:	GBP
Indemnity Period:	months
Failure of Utilities additional covers required:	Electricity Gas Water Telecommunications
Limit required:	GBP
Other additional covers required:	Customers Suppliers

GBP

## **Schedule/Breakdown of Values**

MATERIAL DAMAGE				
EQUIPMENT & PROPERTY INSURED DESCRIPTION	Number of Items	Value per Item	Total Value	
Water Turbine(s)				
Transformer				
Generator				
Switchgear				
Powerhouse Building				
Penstocks				
Monitoring Control Systems				
Electrical Works - control system(s), meters, wiring etc.				
Civil Works –Cable installation buildings, etc.				
Access Roads				
Other Property – please specify				
Total Material Damage				
BUSINESS INTERRUPTION				
Revenue Per Item				
Total Revenue				

#### **Data Protection - Privacy Notices**

Aviva Insurance Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/privacy policy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an Aviva credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: contactus@ aviva.com or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right

to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at dataprt@aviva.com

#### How and why we use your information

We (Aviva), and our third parties, collect and use information (including data about health and unspent offences or criminal convictions) about you and, if relevant, somebody else covered under your policy and your business and property.

We do this so we can:

- verify your identity and help prevent fraud
- calculate our risk to insure you
- calculate your price
- set up, assess and maintain your insurance contract with us
- renew and make changes to your cover
- process claims
- carry out marketing, profiling and analytics

We share information within the Aviva Group, our reinsurers (our own insurers) and specific other organisations for these purposes.

The information comes from:

- what you've already told us
- data we already hold about you (including from other quotes and policies with us)
- publicly available sources
- other organisations we trust
- data about your device, general location and how you interact with our website

#### Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household:
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees

#### **Claims History**

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your
  claims history or that of any other person or property likely to be involved in the policy or claim. It is important that adequate values for
  the property insured are advised to us. Any claims settlement may be reduced in the event of underinsurance.

You should show these notices to anyone who has an interest in the insurance under the policy.

#### **Declaration**

I/We declare that the information given is correct and complete, to the best of my/our knowledge and belief. If the risk is accepted I/We undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signature:	 Name:	
Date:	 Position:	
E-mail:		

#### **Material Circumstances**

IMPORTANT - This policy is a legal contract

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of factis substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A copy of the policy wording is available on request. All documentation is available in large print, audio and Braille. If you require any of these formats, please contact your insurance advisor. You should keep a record of all information supplied to us for your future reference.

#### If you have a complaint

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights. You can contact the FOS on 0800 023 4567 or visit their website at www.financial-ombudsman.org.uk, where you will find further information.

#### **Our Regulatory Status**

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

#### **Choice of Law**

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

- The law applying in that part of the UK, the Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives, or
- In the case of a business, the law applying in that part of the UK, the Channel Islands or the Isle of Man where it has its principal place of business, or
- Should neither of the above be applicable, the law of England and Wales will apply.

#### **Telephone Call Charges and Recording**

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

#### **Use of Language**

All communications relating to this contract will be in English.

#### | Retirement | Investments | Insurance | Health |

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