



Intact Renewable Energy | Our Capabilities

Our customers are doing critical work to drive the transition to cleaner, more sustainable energy sources; their success requires an insurance partner who is equally committed to supporting that effort. At Intact Renewable Energy, our commitment starts with exceptional underwriting and risk control expertise – backed by more than 30 years of global renewables experience – and a consistent, long-term approach, characterized by the high service standards and strong (A+ A.M. Best) balance sheet you’d expect from a global insurance leader.

The renewable energy industry faces an evolving and increasingly challenging risk environment; our highly-specialized team of local experts are here to help you navigate it.

Our Core Operating Principles

When you work with Intact, you can expect:

- **Expertise** – we combine a global team of risk control professionals, including knowledgeable engineers, who understand the unique risks renewable energy customers face, with local underwriters who tailor insurance solutions to manage and protect against them.
- **Service** – we empower our local team to provide the clear answers and timely decision-making you need.
- **Consistency** – we aim to be a long-term partner our brokers and their customers can count on year-in and year-out, not a headline-chasing flash in the pan.

Target Appetite

We provide insurance solutions for utilities, developers, independent power producers, and other customers who build, own or operate renewable energy projects and portfolios. Our technical expertise is focused in the following sectors:

- Onshore Wind
- Solar PV
- Battery Energy Storage Systems (BESS)

Coverages

We specialize in property coverage intended to protect against all risks of physical loss or damage, including:

- Construction All Risks
- Delay in Start-Up
- Operational All Risks
- Business Interruption
- Contingent Business Interruption

Coverage Highlights

- Up to \$100m capacity per location
- Coverage available for risks in all 50 states
- Ability to follow a range of industry-leading policy forms and wordings
- A+ A.M. Best[†]; A1 Moody's; AA- Fitch

Why Intact Renewable Energy?

Local Execution, Global Capabilities

We're local experts empowered to make the clear, quick decisions you need to operate efficiently. At the same time, the full weight of our global expertise is at your disposal to find the optimal solution to suit your business.

Consistent, Long-Term Partner

It takes conviction and long-term financial commitment to compete in the renewables industry. We're here to partner not just for the year ahead, but to provide consistent, reliable coverage across the project life cycle and beyond.

Technical Know-How

Renewable energy projects are complex feats of engineering operating in an even more complex environment. Our underwriters and risk control professionals are dedicated to helping you assess, mitigate, and protect against all sides of that risk.

Commitment to the Energy Transition

At Intact, we're serious about climate change, and are committed to enabling the energy transition through long-term, sustainable support for our broker partners and their renewable energy customers.

See our [climate strategy](#) here.



Contact Us

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†Our products are backed by the financial strength of Atlantic Specialty Insurance Company.

Coverages are underwritten by the following insurance company subsidiaries of Intact Insurance Group USA, LLC: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company, OBI National Insurance Company, located in Plymouth, MN, or The Guarantee Company of North America USA, located in Southfield, MI. Intact Insurance Specialty Solutions is the brand for the insurance company subsidiaries of Intact Insurance Group USA LLC.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; renewable energy; technology; trade credit and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty (P&C) insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over \$22 billion of total annual premiums. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: intactfc.com.



Visit intactspecialty.com/renewable-energy for more information.

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