



## TOTAL CARE SOLUTION

**ERGO**

Three-in-one insurance  
Directly with the insurance company

Specific and ultra-comprehensive insurance that fully covers photovoltaic systems. It is not only securing all components of the complete PV plant but also compensates potential revenue loss.

For full comfort, energy underperformances that occur due to bad weather conditions are also insured.

This three-in-one insurance therefore secures the profitability and sustainability of your photovoltaic investment.

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### From solar panel to storage system\*

The whole mechanical and electrical environment of the photovoltaic system is covered for damages: solar panels, mounting system, cabling, inverters, measuring & monitoring instruments as well as the storage system.



#### All risk insurance

The insurance covers the occurring costs of replacement or repair caused by material damage, depending on the level of damage of the PV-system.

Material damages and degradation caused by the following are covered:

- Weather impacts: hail, lightning, flood
- Mechanical and electrical impacts
- Theft or vandalism
- Construction or execution defects



#### Operation disruption insurance

Should the installation fail to function properly because of material damages, the occurred loss of power revenue is also compensated.



#### Underperformance insurance

The insurance compensates for lost revenue due to underperformance of the system caused by bad weather conditions or damaged components (below 90% of the targeted annual output).

### Comfort, serenity and simplicity

In case your photovoltaic installation exhibits a performance below 100 kWp you can subscribe to the Total Care Solution without the need for a prior investigation, regardless of the type of building. For solutions beyond 100 kWp, the insurance carrier ERGO will inspect your photovoltaic project for a perfectly tailored solution.

#### Who bears the insurance coverage?

The ERGO Versicherung AG, one of the major insurance groups in Europe bears the coverage. Based in Germany, the group is represented in over 30 countries with a strong focus on the European and Asian markets.

#### How to subscribe to the insurance?

Easy and without extra effort – You may order it together with the PV-system directly from your technician. You do not need to do anything further. After the commissioning of your PV plant, your technician will activate the Total Care Solution on the website of Sonnenstromfabrik. You will receive all the documents from the insurance company as well as the certificate and the general terms of insurance. Those documents also verify your subscription.

#### What are the terms and conditions of payment?

Very convenient – With a one-time payment at the start of your insurance coverage. Thus, you become the sole beneficiary of the five-year term insurance starting with the commissioning of your plant.

#### What to do in case of damages?

Very simple – Just follow the step by step guidance of the damage checklist enclosed to your certificate of insurance. ERGO takes care of the rest.

#### What do you need to do at the end of the contract?

Nothing! The contract ends automatically after 5 years. The end date can be found on the insurance certificate.

offered in cooperation with:

**ERGO** ERGO VERSICHERUNG ·  
Victoriaplatz 1 ·  
40477 Düsseldorf · Germany

\*This content is for informational purposes only. The information is only given under the framework contract from Ergo Versicherung AG to the owner of the PV-system.