|  |
| --- |
| <%=Time.now.strftime('%B %-d, %Y')%> <%=hide%><% $primary\_broker = brokerage.contacts.andand.first.andand.name %><%$primary\_contact = client\_contacts.andand.first.andand.name%>>  Broker Service Proposal  <%=company\_name%>  **Attention: <%=$primary\_contact%>**  <%=address%>  <%=city%>, <%=province%>  <%=postal\_code%> |

|  |
| --- |
|  |
| **Prepared By:**  *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_* <%=brokerage.contacts[].name%> <%=brokerage.contacts[].title%> <%=brokerage.address%> <%=brokerage.contacts[].phone%> |

# Table of Contents

1. **Executive Summary**
   1. Client Commitment
   2. Insurer Offering
2. **Broker Service Plan**
   1. Core Services
3. **Claims Management Strategy**
4. **Application**

1<%#section\_start executive\_summary%>

# Executive Summary

<%=brokerage.name%> (<%=brokerage\_short%>) is pleased to present to <%=company\_name%> our insurance and broker services proposal.

The opportunity to work with <%=company\_name%> (<%=company\_short%>), a leading name in the Renewable Energy Cooperative space is exciting to <%=brokerage\_short%>. We are happy to present to you an offering of service that includes **estimated rates** benchmarked against other projects of similar size and scope that we **have knowledge of**.

Our history spans over 25 years and today we have become one of the region’s largest brokerage firms by providing loss control, insurance and investment advice to <%= brokerage.num\_clients && "over #{brokerage.num\_clients}" || 'many'%> clients including some of the largest trucking firms in Ontario. <%= brokerage.employees && "We are #{brokerage.employees} employees strong with offices in London and Mississauga." || ''%>

Our proposal is a combination of the good work done by <%=$primary\_broker%> on behalf of <%=company\_short%>, providing us accurate information and from our open and honest conversations to date. Insurers respect our loss control capabilities, provincial presence and local focus to the communities that we deal in. Customers come to appreciate our commitment to annual site visits and loss control reports.

Our contractual commitment to ongoing broking and loss control service is more about completely understanding the <%=company\_short%> business model and educating ourselves so that we can provide alternative measures which mean dollars to your bottom line. We sell risk not policies.

Businesses that are the size of <%=company\_short%> deserve the highest level of loss control and brokerage services available. We want you to hold us accountable to the same standard of excellence that we are sure has made <%=company\_short%> the leading energy cooperative that it is today.

**We commit to <%=company\_name%>:**

* + - * 1. **An Experienced Service Team**

**<%=append brokerage.contacts[2].title, ' '%><%=brokerage.contacts[2].name%>**

<%=selfif brokerage.contacts[2].description%>

These individuals are collectively charged with the responsibility and have the authority to deliver any resource in the <%=brokerage\_short%> network to help <%=company\_short%> **be successful and drive otherwise wasted insurance dollars to your bottom line.** We believe in challenging the status quo and helping customers to see the positive side of risk in doing we help <%=company\_name%> reduce the overall cost of risk.

Transparency begins with regular structured contact, your business will evolve over time and we need to stay current. Time is important, our commitment to <%=company\_name%> includes annual site visits, contact tracking, quarterly discussions (meetings) and annual stewardship reports. We prefer to meet to meet the board once per year in person, and encourage online meetings and regular phone or email contact.

<%=brokerage.contacts[3].begin||''%>

<%=brokerage.contacts[3].title%> <%=brokerage.contacts[3].name%>

<%=brokerage.name%><%#section\_end executive\_summary%>

INSURER OFFERING

|  |  |  |  |
| --- | --- | --- | --- |
| **Operational Covers** | **Limit** | **Co-ins.** | **Deductibles** |
| <%=hide%><%=$coverage\_schedules = locations[cs].coverage\_schedules%> <% $cats = {} %> <% $coverage\_schedules.each do |cov| ($cats[cov.category] ||= []) << cov end %> <%= locations[cs].\_cats = $cats.to\_a %> |  |  |  |
| Location <%=locations[cs].location\_number%> | | | |
| ***<%= locations[cs].\_cats[].first %>*** |  |  |  |
| <%= locations[cs].\_cats[].second[].type %> | <%=currency locations[cs].\_cats[].second[].limit || ''%> | <%=locations[cs].\_cats[].second[].coinsurance || ''%> | <%=currency locations[cs].\_cats[].second[].deductible || ''%> |
| <%=hide%><%=locations[cs].end%> |  |  |  |

## Premiums by Company and Line of Business

|  |  |  |
| --- | --- | --- |
| **Comparison of Offerings by Line of Cover** |  |  |
| Umbrella Liability $10 M | NONE | NONE |
| Commercial Policy |  |  |
| **Total Premium Per Location** |  |  |

### <%#section\_start general\_terms%>General Terms

<%=hide%><% $policy = policy\_infos.find { |p| p.policy\_end.to\_i > Time.now.to\_i } %>

Wording Standard Commercial Policy

## Anticipated Subjective(s)

### Risk Inspection

<%=brokerage.name%> (<%=brokerage\_short%>) and <%=$policy.andand.insurer%> propose to inspect the first few projects with a view to familiarization with the <%=company\_name%> risk management practices. <%=company\_name%> (<%=company\_short%>) is required to comply with the implementation of any Recommendations arising there from these visits.

## **Overall Requirements:**

1. All solar panels to conform to UL/ULC or Canadian Standards.
2. It is anticipated that the Factor of Safety includes adequate allowance for max. Wind speed and atmospheric factors at the location to ensure reasonably good protection from Wind, hail, lightning, Snow loads.
3. Installation of Panels to conform to Manufacturers/Professional Engineer’s Specifications/Recommendations.
4. Independent engineering review and sign off for panel installations on rooftops to ensure suitability of the roof and the ability of the Building structure to take the static/dynamic load of the panels.
5. Licensed / Government approved contractors (minimum 3 years experience in the relevant field) to be used.
6. Clients to have a Contingency plan for spare panels, equipment etc
7. Owner / Contractors to adhere to workplace safety risk control practices e.g. proper fencing of facilities/work places, warning sign, access control etc.
8. Risks reporting a loss during the construction period need to be referred to underwriters for confirming coverage in the operational phase.
9. Aviva Wrap Up and Commercial General Liability cover wording does not provide coverage for Errors and Omissions exposure and therefore the above premiums do not contemplate protecting such risks.
10. Completed Application to be provided **for each risk** along with the **FIT Contract and engineering report prior binding**
11. Alterations to building structures, for example to provide load support, are not contemplated to be covered by <%=$policy.insurer%> under in this conceptual proposal. These alterations are deemed to be insured elsewhere.
12. <%=company\_short%> to provide a copy of the JV Standard Offer Contract with the Power Authority
13. The proposal envisages that all Panels and Equipment being installed are Brand New with all warranties in place.

**Premium Rating: Operational Covers:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Cover** | **Limit** | **Co-ins.** | **Deductible** | **Rate/ Premium** |
| <%=hide%> <% $cats = {} %> <% blanket\_coverages.each do |cov| ($cats[cov.category] ||= []) << cov end %> <% $cats = $cats.to\_a %> |  |  |  |  |
| ***<%= $cats[].first %>*** |  |  |  |  |
| * <%= $cats[].second[].type %> | <%=currency $cats[].second[].limit || ''%> | <%=$cats[].second[].coinsurance || ''%> | <%=currency $cats[].second[].deductible || ''%> | <%=currency $cats[].second[].premium || ''%> |

### Information Supplied/Used in development of this proposal includes but not limited to the following:

<%=notes%><%#section\_end general\_terms%>

2<%#section\_start service\_plan%>

# <%=brokerage\_short%> Service Plan for <%=company\_name%>

The <%=brokerage.name%> (<%=brokerage\_short%>) team will build the thorough, well structured approach to our service delivery that will begin immediately and be fully implemented within 60 days. <%=company\_name%> (<%=company\_short%>) is assured of dedicated and focused efforts knowing that we quantify our value by delivering results in the key areas identified by <%=company\_short%> as areas of concern.

## Core Services for <%=company\_name%>

The solar industry in Canada, specifically in Ontario is an evolving sector but the key to keeping TCOR low remains the ability of the broker to provide <%=company\_short%> a slick process.

To support this, <%=company\_short%> requires a broad scope of core services which becomes an integral part of your loss control and risk managed process. This would include the following:

* + - * 1. ***Review Goals, Objectives and Standards:***An effective program can only be achieved when clear objectives and priorities are established. To accomplish this, we work with you in an open and interactive way to determine your goals and expectations.
        2. ***Contract Review:*** Today’s policy wordings are complex. Although these forms are a good starting point they should be utilized as a template and changed to fit the particular structure of your operation AND third party contractual conditions. We can assist in the risk transfer portions of these contracts. We are seeing owners and general contractors attempting to push more and more risk down the chain, often es creating insurance and indemnity clauses that are extremely onerous. We will work with your lenders risk advisor to provide you with contract review services and engage the expertise of our team when required.
        3. ***Insurance Program Administration.***An important part of our role as your broker is to help you manage the day-to-day operations of the program. Our professional standards help to ensure that essential administrative tasks are handled in a consistent and efficient manner. We communicate this process specifically to you in writing.
        4. ***Claims Administration and Consulting Services.***Producer experienced and with trained and dedicated support staff will provide claims advocacy to <%=company\_short%>. Producer <%=$primary\_broker\_short%> will provide claims support for benefit of <%=company\_short%> when you find yourself faced with a claim.
        5. ***Insurance Program Renewals.*** Providing competitively priced insurance programs with the broadest terms available is a <%=brokerage\_short%> specialty. Producer <%=$primary\_broker%> has spent many years negotiating terms and pricing in the insurance marketplace.
        6. **Our renewal process** is well thought-out and structured; following is a summary:

**Analyze Existing Program**: policy and market review regular contact will allow both parties the opportunity to continuously analyze the strengths and weaknesses in the current program. This information helps to create a collaborative program designed to reduce cost.

**Evaluate Program Alternatives/Options**: Continual monitoring of your risk transfer program and keeping up with alternatives is an important validation process for any brokerage.

**Develop the Opal Program Design**: The result of old fashioned collaboration between the <%=brokerage\_short%> and <%=company\_short%> establishes terms and conditions that meet <%=company\_short%>’s risk appetite and specific objectives and satisfies your lenders risk managers.

**Survey and Evaluate Potential Markets**: One of our greatest brokerage strengths is our knowledge of which carriers to approach for your risk. We have strong relationships with individual underwriters. We also draw upon our expertise and experience in marketing clusters of like risks. The result is the development of a strategic marketing plan.

**Prepare a Quality Submission**: High quality submissions are the key to successful marketing efforts and enhance your firm’s desirability as a risk to underwriters. Our specifications address all of your coverage and service requirements.

**Provide Strategic Marketing Services**: <%=brokerage\_short%>’s provincial brand and reputation are distinctive advantages in market negotiations. Our market reputation, relationships and portfolio ensure that we will obtain a competitive program for you. Successfully marketing of <%=company\_short%>’s risk picture is one of our most important responsibilities.

**Evaluate Carrier Proposals**: We quantify the risk/reward trade-off between competing proposals and recommend only those carriers that can support losses associated with your risk.

**Monitor Program**: We take a proactive approach to monitoring the program so that coverage and service issues can be identified and resolved quickly. By monitoring the performance of your program closely, we will take prompt corrective action as needed.

### Broker Services Timeline – <%=Time.now.strftime('%b %Y')%> until <%=Time.now.strftime('%b')%> <%= Time.now.year+1 %>

<%=hide%><% require 'date'; $months = (0..12).map { |x| Date::ABBR\_MONTHNAMES[(Time.now.month-1+x)%12+1] }.join("\t") %>

Present Full Broker Services Offering

Agree to terms

Finalize Underwriting Information

Company approves, signs off on Contracts

Meet Underwriters Present Joint Loss Control

Finalize Product Enhancements Meeting with Insurers

First Quarterly Meeting Include Exec

Second Quarterly Meeting includes Staff education

Annual Stewardship Review Pricing Losses go Forward Strategy

Begin Renewal Process gather information has BLS sign off for marketing

Negotiate Receive and Check Policy offering

Conduct - Renewal Meeting

Receipt of Policy

Issuance of all necessary Certificates

**<%=$months%>**

<%#section\_end service\_plan%>

3<%#section\_start claims\_management%>

Claims Management and Strategy

Placing an insurance program is a broker’s primary task. The ultimate objective of any insurance program is prompt response to a disaster and quickly bringing our clients whole again. It is sometimes only after a loss that our clients realize the benefits of their insurance program.

Our service does not end with the placement of your risk in the insurance market. We monitor your claims as part of our client support. Producer <%=$primary\_broker%> will work with you to resolve claim issues. Prior to a loss, we will work closely with you to develop and implement effective and customized claim procedures.

Our loss services are available to assist <%=company\_short%> in the:

* Creation of internal and external claims procedures and interpretation of terms and conditions.
* Control and instruction of adjusters, independent and insurer.
* Follow-up of the investigation and settlement of claims by insurers.
* Coordination between <%=company\_short%> and your insurers.
* Negotiation with claims adjusters, lawyers and others.
* Provision of strong, dedicated advocacy services to ensure that <%=company\_short%>’s interests are fully looked after.
* Monitoring of exclusion issues to preserve <%=company\_short%>’s rights to advance claims

**Our Commitment to You**



<%#section\_end claims\_management%>

## <%=hide%><%$primary\_contact = client\_contacts.andand.first%>

## SOLAR ENERGY GENERATION APPLICATION

### GENERAL INFORMATION

1. Name of Applicant:  
   <%=company\_name%>
2. Address:  
   <%=address%>
3. Contact Name: <%=$primary\_contact.name%> Phone: <%=$primary\_contact.phone%>
4. Describe operations of the applicant:  
   <%=description\_operations%>

**<%=locations[].start||''%>**

***INFORMATION FOR LOCATION NUMBER <%=locations[].location\_number%>***

Location of solar energy project (if different from above address):  
<%=locations[].location\_address%>

Type of project: <%=locations[].solar\_project\_type%>

Type of Mounting for solar PV system: <%=locations[].pv\_mounting\_type%>

Mounting Structure/Device: <%=locations[].solar\_mounting\_structure%>

If Roof-top mounted:

* 1. Specify the type and use of structure to which it is attached:  
     <%=locations[].solar\_structure\_type%>
  2. Is the operation at the location – <%=locations[].solar\_location\_operation%>
  3. <%=locations[].solar\_roof\_leased.yes%>
  4. <%=locations[].solar\_engineering\_evaluation.yes%>
  5. Description of building structure:

Building wall construction:   
 <%=locations[].construction\_walls%>

Roof construction:   
 <%=locations[].construction\_roof%>

Year Built:   
 <%=locations[].year\_built%>

Renovations:

<%=locations[].renovations\_none\_known.yes%>

|  |  |  |  |
| --- | --- | --- | --- |
| <%=locations[].renovations\_electrical.yes%> | **Year:** | <%=locations[].renovations\_electrical\_year%> | <%=locations[].renovations\_heating\_complete\_partial||''%> |
| <%=locations[].renovations\_plumbing.yes%> | **Year:** | <%=locations[].renovations\_plumbing\_year%> | <%=locations[].renovations\_heating\_complete\_partial||''%> |
| <%=locations[].renovations\_heating.yes%> | **Year:** | <%=locations[].renovations\_heating\_year%> | <%=locations[].renovations\_heating\_complete\_partial||''%> |
| <%=locations[].renovations\_roof.yes%> | **Year:** | <%=locations[].renovations\_roof\_year%> | <%=locations[].renovations\_heating\_complete\_partial||''%> |

If ground-mounted, provide the following details:

* 1. Site maintenance:   
     <%=locations[].solar\_site\_maintenance%>
  2. Site security:

|  |  |  |  |
| --- | --- | --- | --- |
| <%=locations[].protection\_types.deadbolt%> | <%=locations[].protection\_types.breakage\_resistant\_glass%> | <%=locations[].protection\_types.windows\_barred%> | <%=locations[].protection\_types.windows\_wire\_mesh%> |
| <%=locations[].protection\_types.steel\_bars%> | <%=locations[].protection\_types.cameras%> | <%=locations[].protection\_types.watchmen%> | <%=locations[].protection\_types.fence%> |
| <%=locations[].protection\_types.guard\_dog%> | <%=locations[].protection\_types.windows\_uLC%> | <%=locations[].protection\_types.combo\_lock%> | <%=locations[].protection\_types.additional\_key%> |
| <%=locations[].protection\_types.fine\_wire\_protection%> | <%=locations[].protection\_types.concealed%> | <%=locations[].protection\_types.common\_walls%> | <%=locations[].protection\_types.electronic\_lock%> |
| <%=locations[].protection\_types.visible\_entrance%> | <%=locations[].protection\_types.sturdy\_doors%> | <%=locations[].protection\_types.ext\_lighting%> | <%=locations[].protection\_types.holdup\_buttons%> |
| <%=locations[].protection\_types.metal\_doors%> | <%=locations[].protection\_types.motion\_lighting%> | <%=locations[].protection\_types.multiple\_locks%> | <%=locations[].protection\_types.perimeter%> |
| <%=locations[].protection\_types.night\_illumination%> | <%=locations[].protection\_types.blocked\_skylight%> | <%=locations[].protection\_types.steel\_post%> | <%=locations[].protection\_types.stock\_secured%> |
| <%=locations[].protection\_types.stockroom\_motion%> | <%=locations[].protection\_types.warehouse\_alarm%> | <%=locations[].protection\_types.warning\_signs%> | <%=locations[].protection\_types.glass\_breakage\_detect%> |
| <%=locations[].protection\_types.other%> | <%=locations[].protection\_types\_other||''%> |  |  |

### Photovoltaic Module Information

PV Module manufacturer:

<%=locations[].pv\_manufacturer%>

Number of PV Panels:

<%=locations[].pv\_panels%>

Nameplate generating Capacity (kW/MW):

<%=locations[].pv\_capacity%>

Inverter Manufacturer:

<%=locations[].pv\_inverter\_manufacturer%>

Number of Inverters:

<%=locations[].pv\_inverter\_count%>

Number of Transformers:

<%=locations[].pv\_transformer\_count%>

<%=locations[].pv\_equipment\_used.yes%>  
If yes, provide details including age:  
<%=locations[].pv\_equipment\_details%>

The equipment is: <%=locations[].pv\_equipment\_type%>

Year installed: <%=locations[].pv\_year\_installed%>

Who completed the installation:   
<%=locations[].pv\_installer%>

<%=locations[].pv\_installer\_sia.yes%>

**COVERAGES DESIRED**

|  |  |  |  |
| --- | --- | --- | --- |
| **Coverage** | **Limit** | **Co-ins.** | **Deductibles** |
| ***<%= locations[].\_cats[2].first %>*** |  |  |  |
| * <%= locations[].\_cats[2].second[].type %> | <%=currency locations[].\_cats[2].second[].limit || ''%> | <%=locations[].\_cats[2].second[].coinsurance || ''%> | <%=currency locations[].\_cats[2].second[].deductible || ''%> |

<%=$prev\_policy=policy\_infos.sort { |a,b| b.policy\_end <=> a.policy\_end }.find { |p| p.policy\_start.to\_i < Time.now.to\_i }; hide %>

**CURRENT INSURER:**  <%=$prev\_policy.insurer%>  
Policy #: <%=$prev\_policy.policy\_number%>  
Expiry Date: <%=date $prev\_policy.policy\_end%>

**PROPERTY & EQUIPMENT BREAKDOWN**

<%=locations[].solar\_preventative\_maintenance.yes%>  
If no, what plans exists for maintenance of PV modules and associated equipment?  
<%=locations[].solar\_preventative\_maintenance\_describe%>

Details of spares kept on site or off premises:   
<%=locations[].solar\_spares%>

<%=locations[].solar\_own\_substation.yes%>

Distance of non-owned substation from site location:   
<%=locations[].solar\_non\_owned\_distance%>

Are power lines to non-owned substation? <%=locations[].solar\_non\_owned\_power\_lines%>

Expected annual revenue from power generation: <%=locations[].solar\_annual\_revenue%>

<%=locations[].solar\_system\_log.yes%>

<%=locations[].solar\_scada.yes%>  
If yes, where does the SCADA system signal?  
<%=locations[].solar\_scada\_signal%>

Describe the fire protection at the site:

|  |  |  |  |
| --- | --- | --- | --- |
| **Hydrants:** | <%=locations[].fire\_hydrants%> | | |
| **Fire Department:** | <%=locations[].fire\_department%> | | |
| **Extinguishing System Type:** | <%=locations[].extinguishing\_system%> | | |
| **Extinguishing AGENT:** | <%=locations[].extinguishing\_agent%> | | |
| **Fire Alarm:** | <%=locations[].fire\_alarm%> | | | |
| **Coverage %:** | <%=locations[].coverage\_percent%> |  | <%=locations[].standpipe.yes%> | |
| **Other:** | <%=locations[].other\_fire\_info%> | | | |

Please describe contingency plans in place for critical equipment failure (i.e. inverters).  
<%=locations[].solar\_contingency\_plans%>

<%=locations[].solar\_warranty.yes%>  
Warranty ends (date)? <%=locations[].solar\_warranty\_expiry%>

Provide a copy of the Certificate of Inspection or letter of authorization provided by ESA, along with photos of the installation. <%=locations[].end||''%>

**LOSS HISTORY** - List paid and pending losses over last 3 years for submitted coverages including those covered by manufacturers warranty:

|  |  |  |
| --- | --- | --- |
| **Date** | **Description** | **Loss Amount** |
| <%=date claims\_infos[].loss\_date%> | <%=claims\_infos[].claim\_type%>, <%=claims\_infos[].description%> | <%=claims\_infos[].amount\_paid%> |

**GENERAL LIABILITY**

1. Specify the annual energy generation by location (kWh):  
   <%=solar\_annual\_energy%>
2. Energy sold to: <%=solar\_energy\_sold\_to%>
3. Provide the name of the following entities, if applicable:
   1. Name of Utility/Local Distribution Company:   
      <%= solar\_utility%>
   2. Name of Owner of leased Site Location (Host):  
      <%=solar\_host%>
   3. Name of Lessor of leased equipment:  
      <%= solar\_lessor%>
4. Provide a copy of Power Purchase Agreement, Interconnect Agreement, or renewable energy Incentive Program (Feed In Tariff) contract, and Roof Lease and Easement Agreement, if applicable.
5. <%=solar\_project\_restricted.yes%>

If yes, describe: <%=solar\_project\_restricted\_describe%>

1. <%=solar\_transmission.yes%>

If yes, describe line length (kilometers) and number of substations:  
<%=solar\_transmission\_describe%>

1. Number of employees not covered by Workers Compensation:  
   <%=solar\_non\_workers\_compensation%>
   1. Employee class description: <%=solar\_non\_workers\_compensation\_class%>
2. If any work is subcontracted, describe type of work contracted out & attach sample contract:

<%=solar\_subcontracts%>

1. <%=solar\_subcontractor\_coverage.yes%>

Limit Required: <%=solar\_subcontractor\_coverage\_limit%>

* 1. <%=solar\_subcontractor\_coverage\_additional\_insured.yes%>
  2. <%=solar\_subcontractor\_coverage\_waive.yes%>
  3. <%=solar\_subcontractor\_coverage\_certificates.yes%>

1. <%=solar\_subcontractor\_coverage\_planned\_sites.yes%>  
   If so, provide details and submit a copy of the construction contract and design specifications.  
   <%=solar\_subcontractor\_coverage\_planned\_describe%>

I am applying for insurance based on the information provided above. I authorize you to collect, use and disclose personal information gathered in connection with this questionnaire, as permitted by law, for the insurance or a renewal, extension or variation thereof by <%=$policy.insurer%> for the purposes necessary to assess the risk, investigate and settle claims, and detect and prevent fraud, such as credit information and claims history.

Date \_\_\_\_\_\_\_\_\_\_ Applicant’s Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Please print name)

Submitted by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

<%=$primary\_broker%>