

Photovoltaic Installations with a Performance of up to 10 kW<sub>p</sub>, utilizing Solar Modules from Talesun Solar Germany GmbH

# Information for Operators

## Allianz Baumgärtner

Ichenhauser Straße 42c

89312 Günzburg

Phone 082 21.20 00 50

Telefax 082 21.20 00 52-0

[www.facebook.com/Allianz.Baumgaertner](https://www.facebook.com/Allianz.Baumgaertner)

[www.allianz-baumgaertner.com](http://www.allianz-baumgaertner.com)



Allianz 

# Information for Operators of Photovoltaic Installations of up to 10 kW<sub>p</sub> using Talesun-Solar Modules

## 1 Electronics insurance with cover for yield deficits and yield guarantees\*

\* You will receive an insurance certificate from Talesun, which serves as a proof of insurance and contains all important information concerning your insurance cover.

Talesun Solar Germany GmbH and Allianz Versicherungs-AG, both based in Munich, Germany, have agreed a collective contract for the insurance of electronic components, yield deficits and yield guarantees for photovoltaic installations with a performance of up to 10 kW<sub>p</sub>, including the storage media.

The insurance cover is valid for two years for new photovoltaic roof and facade installations of up to 10 kW<sub>p</sub>, in Germany, built using Talesun modules. **Talesun will pay the insurance premium for the first year.** The premium for the second year is paid by the

customer and was already built-in to the installation price:

- a) for photovoltaic installations without storage device: **EUR 71.40 gross** (including insurance tax)
- b) for photovoltaic installations with storage device: **EUR 96.39 gross** (including insurance tax)

The insurance cover will end automatically after two years, without the requirement of notice. However, the possibility of extension exists. The insurance period begins with the completion and handover of the flawless, fully operational installation.

Should you not wish to take out this insurance cover, please complete and sign the following:

I hereby decline the offer of insurance cover (please tick and sign)

Place, Date

Signature

## 2 Liability Insurance for Operators of Photovoltaic Installations\*

\* You will receive an insurance certificate from Talesun, which serves as a proof of insurance and contains all important information concerning your insurance cover.

Anyone operating a photovoltaic installation which feeds into the national grid, whether on the roof of their own property, or on that of a third person, should cover themselves with an operator liability insurance. This protects the operator from unexpected liability claims from third-parties.

As a result of tax considerations, all operators of photovoltaic installations are categorized as operators of businesses. As a result, private liability insurance (including residential and land) will often not cover any claim.

### Example

- An installation catches fire as a result of a lightning strike. The fire spreads to neighboring buildings and the owner demands payment of damages.

- During a storm a module comes loose and injures a passing pedestrian. This person suffers permanent injury as a result and enters a claim for damages suffered.
- As a result of a power-surge in the installation a fault is caused to the grid.

Talesun Solar Germany GmbH, and Allianz Versicherungs-AG, both based in Munich, Germany, have agreed a collective contract for operator liability insurance, covering the operation of photovoltaic installations, utilizing Talesun modules, and with a performance of up to 10 kW<sub>p</sub>. The insurance cover will end automatically after two years, without the requirement of notice. The insurance premiums of **42.84 EUR** (including insurance tax) for the two years are paid by you, the customer. The premiums are already included in the installation price.

Should you not wish to take out this insurance cover, please complete and sign the following:

I hereby decline the offer of insurance cover (please tick and sign)

Place, Date

Signature

Level of cover for damage to persons or property EUR 5 Million

## 3 Financing of the Photovoltaic Installation with the Wüstenrot-Turbo-Loan

With the Turbo-Loan from Wüstenrot, customers have the possibility of financing their photovoltaic installation to the sum of EUR 30,000: Simple, quick, and collateral-free. Further information is available on request.

### What should you do in the event of damage?

We request that Allianz be advised of damage through written communication, or by telephone, within 48 hours of its occurrence. Please make a note of the telephone number of the Talesun – Allianz Service-Hotline.

By individual cases of damage up to EUR 5,000 repairs may begin immediately. The effected parts should be set aside as proof of damage. In the case of damage in excess of EUR 5,000, the damage situation should be remedied, in advance of an assessment by Allianz, only in as far as to avoid further and immediate danger. Compensable damages can be repaired by a photovoltaic-specialist, or by a Talesun-certified installer.

### Obligations associated with Yield Deficit Insurance

Please check regularly your photovoltaic installation for faults, performance reductions, e. g. with monthly readings of the feed meter.

### Obligations associated with Yield Guarantee Insurance

It is essential that, for example, the following actions are undertaken:

1. Please retain records of the feed-in compensation and secure against loss or damage.
2. Please retain meter readings for the feed-in meter for the beginning and end of the respective calendar year for verification, as well as, for the first year, the meter-reading at the start of the period of insurance cover.
3. Please check the installation on a regular basis. Inform us immediately in the event of a loss of performance, or installation fault, and initiate necessary inspections or repairs.
4. In the event of damage, please provide us with the yield prognosis/yield survey for your installation.

## Insurance Mediation and Contract Supervision

For the electronic insurance with cover for yield deficit, and yield guarantee, the liability insurance for operators of photovoltaic installations, and for the Wüstenrot Turbo-Loan, the Allianz general agency, Frank Baumgärtner is your qualified contact partner.

### Allianz Baumgärtner

Ichenhauser Straße 42 c  
89312 Günzburg

Phone 0 82 21.20 00 50

Telefax 0 82 21.20 00 52-0

[www.facebook.com/Allianz.Baumgaertner](http://www.facebook.com/Allianz.Baumgaertner)

[www.allianz-baumgaertner.com](http://www.allianz-baumgaertner.com)

### Please call us:

Monday to Friday  
8.30 to 13.00  
Monday to Thursday  
14.00 to 17.00

We are happy to answer any queries by e-mail. Personal appointments can also be arranged.

### Information on the Internet

Further information on insurance and financing can be found at [www.allianz-baumgaertner.com](http://www.allianz-baumgaertner.com).

Together with your clients, you can also click on the field 'Versicherungskonzept für Photovoltaikanlagen mit Talesun-Solarmodulen' (Insurance Concept for Photovoltaic Installations utilizing Talesun Solar Modules). You will then be directed to a page containing insurance conditions, types of cover etc.

### Talesun – Allianz Service-Hotline

Do you have further questions? Talesun Solar Germany GmbH, in co-operation with Allianz Global Assistance International S. A. has set up a service-hotline to answer your queries and those of your customers. Call at any time with questions on insurance, financing, or in the event of damage or a photovoltaic related fault. The matter will be forwarded to the appropriate department at Allianz, Wüstenrot, or the photovoltaic installer. We are there for you around the clock, 365 days of the year.

# 0049.89.62424 361

We look forward to hearing from you.