



Insurance Implications of Renewables in Your Home

Having spent a considerable amount of time, money and energy sourcing and installing your renewable energy system, whether for heating your water or providing the bulk of your domestic electricity needs, you need to ensure that your equipment and liability emanating from its use is covered under your household insurance policy.

With the introduction of the Feed In Tariff (FIT), the main insurance related issues are:

- **Material damage:** Is the apparatus (wind turbine, solar panel, cables, generators, boilers, storage buildings etc) covered under the '**contents**' section of your insurance policy?
- **Public Liability:** In the event of any of this equipment causing third party property damage and/or bodily injury, is the apparatus insured under the **buildings and contents** section of your policy?
- **Machinery Breakdown:** Do you have cover over and above the warranty provided on a new system for the
- **Loss of Revenue**

Naturesave Insurance offers a combined household **buildings, contents, annual travel and renewable energy insurance** which covers these risks **as standard**.

Additionally Naturesave offers '**Eco-lifestyle**' **discounts** to policy holders who have or use:

- Renewable Energy Systems
- Water butts
- Energy efficient (A Grade) appliances
- Energy efficient lightbulbs
- Loft and cavity wall insulation
- Double glazing
- Draft excluders on doors and windows.

Naturesave is an **ethical insurance provider** acting as a vehicle for sustainable development within the insurance industry.

Naturesave does this by:

- putting **10%** of all its personal lines premiums (Household Buildings & Contents, annual travel and personal accident) into a fund (The Naturesave Trust) to benefit specific environmental and conservationist projects
- offers a **free environmental performance review** with all its commercial clients to demonstrate ways in which a company/organisation can adopt more environmentally aware practices from a consumer's view as opposed to a fear of litigation
- offers financial assistance to its SME clients in the commercial and voluntary sectors to offset their carbon emissions
- acts as an internal **lobbying force** in the industry to prompt change in its approach to climate change and environmental risks.

For more details see our website at www.naturesave.co.uk or contact us for a quote at:

Naturesave Policies Ltd
South Devon House
Babbage Road
Totnes
Devon
TQ9 5NN

Tel: 01803 864 390
Fax: 01803 864 441
email: mail@naturesave.co.uk