

# **PERse**

PERse is the leading force in renewable energy insurance. For over 11 years, PERse has developed and innovated creative property and casualty insurance solutions for renewable power and energy facilities worldwide.

your bird's-eye view of PERse



## Who We Are

#### PERse provides property and casualty coverage for renewable energy and power facilities worldwide.

Drawing on 100+ years of combined experience, PERse develops solutions for the complex and unconventional risks renewable energy providers encounter every day. In an everevolving industry, the experts at PERse are at the forefront of innovation and excellence for renewable-focused insurance solutions.

Our offering includes coverage for all phases of an energy project's exposure. Our underwriters offer tailored, highlyflexible insurance solutions for the entire life cycle of an energy project in one place—from early development/early works and cargo, through construction, and into operations.

PERse works directly with retail and wholesale brokers and their clients (project developers, owners, utilities, equipment manufacturers, lenders, and their insurance advisors) to meet the challenges of the complex exposures faced by relatively new and rapidly evolving technologies.

### **Industries Served**

PERse offers all risk and natural catastrophe for the following renewable energy industries. Our products are backed by carriers rated "A" or better by Standard & Poor and/or A.M. Best.

Onshore Wind

• Fuel Cell

- Offshore Wind
- Solar

• Hydro

- Geothermal
- Battery Energy Storage Systems

#### **Coverage Highlights**

- Large per-project limits for both all risk and NAT CAT property coverage
- PERse's policy offers broad policy wording tailored to the targeted renewable energy industry. Bespoke policy wording is also available.
- PERse offers a wide range of both physical damage and loss of revenue deductibles. Property loss deductibles are available for up to \$5M per occurrence. Time element waiting periods (deductibles) range from 20 to 90 days.
- PERse provides NAT CAT coverage for projects located in high risk zones. Windstorm, flood, severe convective storm, wildfire and earthquake exposures are all modeled. Our team has extensive experience in the complexity of CAT coverage worldwide.
- PERse frequently provides casualty coverage for projects while in development and prior to any construction or ownership of assets. Casualty limits are offered for specific projects to assist clients in finding the appropriate deductibles to meet their budget and insurance requirements—which we do at no cost to the client!



#### powerenergyrisk.com

**PERse Overview** 



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**PERse Overview**