

The Gothaer Bio-Energy Concept

Gothaer Allgemeine Versicherungen AG
– A Mutual Insurance Company –



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1 The Gothaer Allgemeine and Renewable Energies

- 2.500 employees, Turnover 2008 > 1.4 Bill. Euro
- Expertise in Renewable Energies:
15 Collegues at Headquarter and aprx. 70 at our branches,
mostly Engineers (Mech., Electr., Civil, Industrial Eng.)

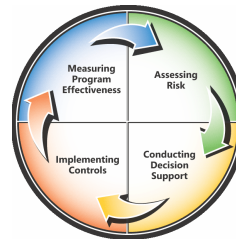
Our benefit is your benefit!

- Individual risk analysis
- Consulting incl. proposals for claims prevention
- Customised insurance concepts



1 Gothaer Expertise

- Fast and competent handling of claims
- Selection of adequate repair methods to reduce downtimes
- Assistance at determination of damage's cause
- Constructive suggestion for improvement to avoid repetition claims (risk management)



2 Gothaer Expertise in Renewable Energies

Gothaer is leading insurance company in wind energy in Germany and other european countries.

Insurance concepts for:

Plant oil used in agricultural vehicles and tools

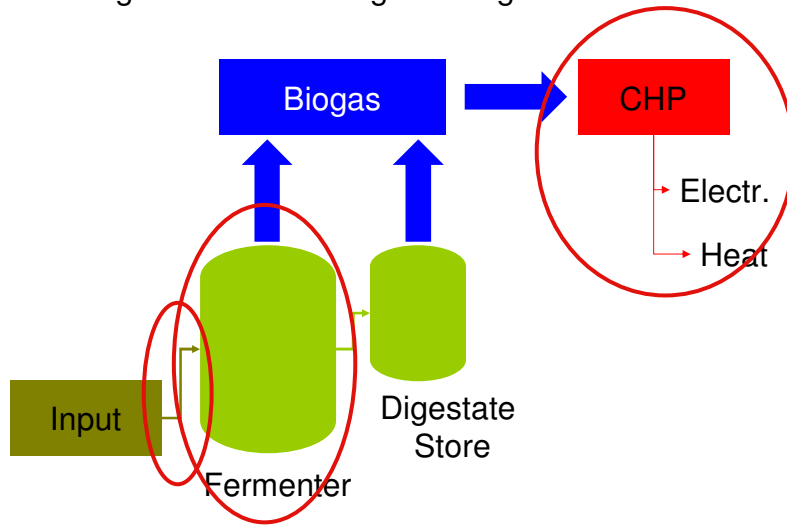
Plant oil using Cogeneration Units (CHP)

Biogas Plants

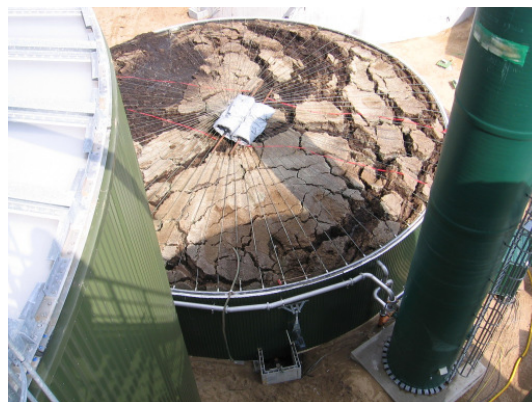
Biomass Heating/Power Plants



3 Biogas Plant – Damage Settings



3 Biogas Plant – Damage Examples



Defect at the foil cap → switch off of agitator
→ formation of 1.5m swim layer

3 Biogas Plant – Damage Examples



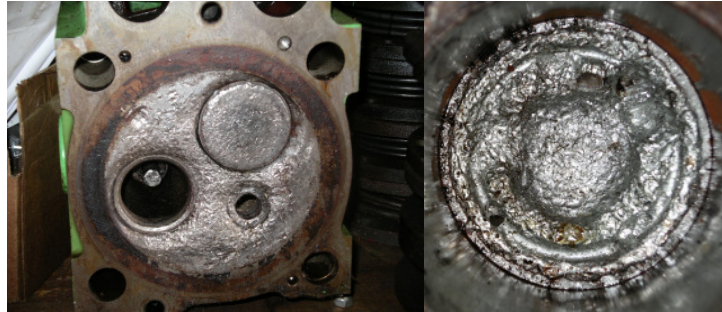
Damaged hygienisation tank cause depression

3 Biogas Plant – Damage Examples



Damages at the wooden beam construction in fermenter

3 Biogas Plant – Damage Examples



Damage at gas engine – demolition of valvet

4. Gothaer Bio-Energy Concept – Machinery Breakdown

Insured Objects – Not Insured Objects
→ Plant in Total except some objects

Insured Perils – Non-insured Perils
→ All Risk Coverage except named perils

Pre-Conditions and Obligations
→ Adequate Maintenance/Service

What we compensate...

4. Gothaer Bio-Energy Concept – Business Interruption



4. Liability Insurance

Public and Environmental Liability are **ALWAYS** individually to evaluate

- Water
- Fire/ Explosion
- Bodily Injury
- Epidemic Risks



5 Contact

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