

## SPECIMEN CLAUSE ON PV SYSTEMS WITH AN OUTPUT EXCEEDING 5kVA(GUARANTEE)

Photovoltaic (PV) systems as such are only insured against fire, explosion, lightning, air- and spacecraft, and storm.

With respect to PV systems, the following guarantees apply to the policy:

1. The insured guarantees that PV systems with an output exceeding 5kVA;
  - a. have been inspected in compliance with SCIOS Scope 12 and/or;
  - b. have been tested and certified in compliance with the requirements laid down in the completion and inspection report Photovoltaic (PV) systems by Techniek Nederland or Holland Solar and/or;
  - c. comply with the most recent versions of the NEN 1010, NEN-EN-IEC 62446 and NEN 7250 at the time of installation;
  - d. which are found defective during inspection and/or testing, will be repaired within 4 months of the date of inspection and/or testing;
  - e. which are roof-mounted, have been installed on a roof with sufficient load-bearing capacity for the PV systems complete with all fittings (including ballast), allowing for all roof components and objects attached to the roof as well.
2. In the event of loss of or damage to the PV system, the insured submits to insurer(s):
  - a. a valid certification, completion, test or inspection report as referred to in article 1, that is not older than 3 years at the time of the loss or damage;
  - b. the repair certificate signed by the competent inspection and/or testing agency, showing that the defect(s) found during inspection and/or testing have been repaired;
  - c. a statement including a construction calculation from a structural engineer, showing that the roof has sufficient load-bearing capacity for the PV systems complete with all fittings (including ballast) as referred to in article 1 under e, and that there is no objection against installation of the PV system.
3. If the insured is considering having a PV system installed, or having an existing system modified, replaced or extended to a system with an output of or exceeding 5kVA, such intention must be submitted to insurer(s). Installation of any PV system requires the prior consent of insurer(s) at all times.

The guarantees above also apply if the insured made the roof available to third-party rooftop PV systems, irrespective of the type of agreement they concluded.

If the insured fails to comply with any of the guarantees under articles 1, 2 and 3, a deductible applies in the event of loss or damage of ....% of the claim amount payable by insurers, with a minimum of EUR ..... and a maximum of EUR ..... in respect of any one occurrence, unless the insured demonstrates that the loss or damage was neither caused nor aggravated by the non-compliance.

#### ADDITIONAL PROVISION TO ARTICLE 2.C:

I. The following applies to PV systems installed before 2021 only.

At the introduction of this specimen clause on PV systems in the summer of 2020 it could not be assumed that all insured parties would be able to comply with the provisions of article 2.c of this clause. Consequently, insurers will in the event of a claim not invoke the guarantee described in article 2.c until 1 January 2023.

II. All other provisions of this clause do apply to PV systems installed before 2021.

As of 1 January 2023 the additional provision to article 2.c will expire, whereupon the insured must comply with all guarantees under this clause.

*The VNAB model policy conditions and clauses only serve as **model**. They may be adjusted by alterations, additional provisions and/or clauses. VNAB market parties are free to offer other policy conditions to their customers.*

*The VNAB is not liable for the application or the content of the model conditions and clauses.*

*If you're looking for previously published (older) conditions, please contact the VNAB.*

*In case of any difference between the original Dutch wording of the model conditions and clauses and the English translation, the Dutch wording will prevail. The official Dutch title of this clause is: "Voorbeeld clause zonnepaneleninstallaties met een vermogen van meer dan 5kVA(garantie) 2021". The wording is available via de website of the Dutch Insurance Exchange Association, [www.vnab.nl](http://www.vnab.nl).*