

# RENEWABLE ENERGY

**Canada's renewable energy market has experienced significant growth and transformation over the past decade with solar, wind, biogas, and other low-carbon projects continuing to expand. As investment in this sector increases, businesses need a reliable insurance partner that understands the unique risks of renewable energy.**

At Northbridge Insurance, we support customers as they navigate climate-related risks and contribute to more sustainable, climate-resilient communities. Backed by our deep industry expertise, we work with brokers to deliver flexible, customized risk management solutions for renewable energy projects.

## WHO WE CAN HELP

We provide protection for Canadian companies in the renewable and alternative energy sector that produce or store power using the following renewable resources:

- Solar
- Wind
- Biomass and biofuel
- Battery Energy Storage System
- Hydro
- Hydrogen
- Hybrid Power Generation and Storage

## WHAT WE COVER

Our tailored solutions are designed to support customers across the full project lifecycle—from initial construction to ongoing operations—with the flexibility to participate in both primary and excess program structures.

Key coverage offerings include:

- **Builder's Risk, including Wrap Up options:** Helps protect renewable energy projects against physical loss or damage, supporting continuity from groundbreaking through completion.
- **Property, including Business Income:** Helps safeguard physical assets and provides financial protection in the event of an interruption that impacts revenue.
- **Equipment Breakdown:** Helps mitigate repair or replacement costs and minimize operational downtime.
- **Liability:** Helps provide comprehensive support against legal responsibility arising from bodily injury or property damage caused by customers' operations.
- **Pollution Coverage:** Helps manage and address environmental risks.

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- **Auto Coverage:** Helps protect against losses related to vehicles for business purposes.
- **Cyber Coverage:** Helps restore or recover data that has been damaged or corrupted by a breach and for loss of business income as a result of an interruption in services from a cyber-attack.
- **Directors and Officers:** Helps protect company directors and officers should they face legal action for alleged wrongful acts while performing their duties.

### WHY CHOOSE NORTHBRIDGE?

When entrusting our team for renewable energy projects, you get:

- A national team with strong local presence in all regions
- Experienced renewable energy underwriting professionals
- 24/7 claims support from commercial claims experts
- In-house specialists who can provide risk management programs
- Strength and stability of Northbridge Insurance and Fairfax Financial

**WANT TO LEARN MORE?**  
Contact your broker or visit  
[www.northbridgeinsurance.ca](http://www.northbridgeinsurance.ca).

