

Employer
SAKO Brno a.s.

Project
**High-efficient combined heat and power facility utilizing renewable sources (OHB
II - line K1)**

Date
November 2021

PART II.F

EMPLOYER'S INSURANCE



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Project name **High-efficient combined heat and power facility utilizing renewable sources
(OHB II - line K1)**
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1. EMPLOYER'S INSURANCE

These insurance policies shall be effected in the form of a public service contract (insurance); this procurement procedure will take place in connection with the selection of the Contractor and before executing the contract with the Contractor. The exact scope of the insurance coverage may be adjusted at any stage of the preparation of the procurement procedure or even during the procurement procedure according to the current needs of the Employer or in connection with negotiations with the selected Contractor. The costs of such insurances should not be subject of the tender price for the implementation of the Contract Object as they are borne by the Employer.

Insurance product, policyholder, insured	Amount insured/indemnity limit and specifications	Other insurance parameters	Additional requirements and information	Documents to certify
Construction and assembly insurance Section 1: Insurance of the Works	Amount insured: The value of the Contract Object according to the Contract	Scope of insurance: All-risks (CAR/EAR)	The detailed scope will be a subject of competition during the selection of the Contractor.	
Policyholder: Employer Insured: Employer, Contractor and all Subcontractors The insurer's right of recourse may not be exercised against jointly insured persons.	Natural hazards limit: CZK 500,000,000 for the main hazard (flood, storm, landslide, earthquake) The constructed Contract Object includes materials, goods, Site accommodation and all other items that are to become part of the constructed Contract Object. The insurance does not cover the Contractor's own machines and equipment that will be used to construct the Contract Object; these items will be insured by the Contractor. Deductible: to be specified	Insurance clauses (according to the Munich Re standard): 001 - War and strike 004 - Extended warranty period insurance 006 - Express surcharges 007 - Air transport 115 - Designer risk 119 - Existing assets 200 - Manufacturer's risk (The exact list of clauses, clause limits, time-limits and other coverage parameters will be specified)	Insurance period: From the start of work until the end of the Warranty Period, including the Trial Operation Period and technology testing. Geographical area of the insurance: The Client's premises and all other sites where material intended for the Contract Object construction will be located. Definition of the existing property: All Employer's property at Jedovnická 2, including access and service roads. The insurance claims shall be settled exclusively in the Czech language.	Insurance policy issued in the Czech language and under the Czech law.

Insurance product, policyholder, insured	Amount insured/indemnity limit and specifications	Other insurance parameters	Additional requirements and information	Documents to certify
<p>Liability insurance</p> <p>Policyholder: Employer Insured: Employer, Contractor and all Subcontractors</p> <p>The insurer's right of recourse may not be exercised against jointly insured persons.</p>	<p>Basic limit: CZK 400,000,000 (for one and all damage during the project)</p> <p>Cross-liability (each insured is covered as if having its own insurance policy): CZK 400,000,000</p> <p>Net financial damage (sublimit): CZK 200,000,000</p> <p>Items taken over and used (sublimit): CZK 100,000,000</p> <p>Personal injury (sublimit): CZK 100,000,000</p> <p>Environmental damage (sudden and unexpected, sublimit): CZK 100,000,000</p> <p>Deductible: maximum CZK 1,000,000</p>	<p>The insurance covers damage to health, damage and resulting financial damage (subsequent financial damage) as well as financial damage caused otherwise (net financial damage) including damage caused by a defected product or defected work after delivery.</p> <p>Insurance principle: Loss Occurrence</p> <p>The definition of net financial damage shall include damage caused by a defected product or work after delivery.</p> <p>The definition of net financial damages shall include loss of access, loss of use and loss of profit caused by unexpected disruption of the Employer's existing operations.</p> <p>The insurance shall not include exclusion of coverage for damage caused by vibrations or disturbed structural stability of buildings.</p> <p>The insurance shall not include restriction of coverage in connection with the operation of working machines.</p> <p>The insurance shall include an agreement on the possibility of automatic renewal of the limit or sublimits once exhausted.</p>	<p>Duration: Throughout the implementation of the Contract Object and during the Warranty Period.</p> <p>Jurisdiction: Czech Republic</p> <p>Geographical area of the insurance: Europe</p> <p>The insurance claims shall be settled exclusively in the Czech language.</p>	<p>Insurance policy (single-risk insurance for the OHB II project) in the Czech language</p>