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# I. RC Knox & Company

- ❑ Founded in 1893 – Headquartered in Hartford, CT
  - ❑ Global Capability
  - ❑ Progressive in Risk Management, Insurance and Surety Bonding
  - ❑ A “Top 100” Agency in the Insurance Industry
  - ❑ Commitment to the RM 365 Concept
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# II. Focus on the Fuel Cell Industry





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### III. Manufacturer's Perspective

- ❑ Product Liability and Technology Errors & Omissions
  - ❑ General Liability while on job site in Care, Custody & Control
  - ❑ Property, Global Transit and Builder's Risk exposure
  - ❑ Workers' Compensation for Installation exposure, as well as Service, Maintenance and Repair
  - ❑ Umbrella and Excess Liability
  - ❑ Surety Bonding
  - ❑ Performance and Warranty Insurance
  - ❑ Risk Finance – Validating the Technology, its performance at acceptance phase and through the initial operation of project
  - ❑ Business Resilience
  - ❑ Effective Contractual Risk Transfer
  - ❑ Wrap-Up insurance for large projects greater than \$100,000,000
  - ❑ Defense Base Act coverage for Military Installations
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## IV. Developer's Perspective

- ❑ General Liability including Completed Operations
  - ❑ Premise & Operations; Care, Custody and Control; Liability Exposure of Project
  - ❑ Insurable interest of Design E&O Exposure – It rests with the Manufacturer unless you are designing the Fuel Cell System
  - ❑ Has the Owner of the Project secured a Builders Risk Program or is it the Developer's Responsibility?
  - ❑ Global Transit exposure – When does title pass?
  - ❑ Surety Bonding
  - ❑ Basic P&C insurance including Property, Project Inland Marine, Transit, Auto Liability, Workers' Compensation, Umbrella, etc.
    - Is it needed on a Domestic and International Basis?
  - ❑ Effective Contractual Risk Transfer and overseeing the verification and management of insurance for subcontractors
  - ❑ Risk Financing Coverage – Assurance of Technology
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## V. Project Manager

- Property and Builder's Risk
  - Effective Contractual Risk Transfer –
    - Insurance Requirements for Owner or Municipality, etc. including coverage requirements for the Manufacturer or Developer
  - Who controls the Financing? Could Risk Finance product improve the Financing Terms and Conditions?
  - Surety Bonding or LOC requirements for security during Project Manufacturing and Construction Phase
  - Installation, Testing and Acceptance Phase followed by Service, Maintenance and Repair
  - Consideration of Wrap-Up insurance concept for Mega or Large Projects (greater than \$100,000,000 in value).
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