



Cover and Limits of Civil Liability Insurance and of "All Risk Construction and Assembly" Insurance

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*Please note that that the HARDCOPY documentation may be obsolete.
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Cover and Limits of Civil Liability Insurance and of "All Risk Construction and Assembly" Insurance**1.- PURPOSE**

To establish the necessary and minimum general requirements to be met by the civil liability insurance and "all risk construction and assembly" insurance policies to be taken out by the Contractors providing their services in the sphere of EDP ESPAÑA, S.A.U.

The final recipients of this process are the Contractors that provide services in the sphere of EDP ESPAÑA, S.A.U and the Departments of the different EDP ESPAÑA, S.A.U. companies that need to contract their services.

2.- DEFINITIONS

Relationship between the type of insurance, the risk assessment and associated compensation limits.

Type of Insurance	Risk Assessment	Associated Compensation Limits	Observations
Civil liability	None (0)	0	
Civil liability	Low (L) or Very Low (VL)	EUR 300,000	Depends on the type of activity
Civil liability	Medium (M)	EUR 600,000	Depends on the type of activity
Civil liability	High (H)	EUR 1,500,000	Depends on the type of activity
Civil liability	Very high (VH)	EUR 3,000,000	Depends on the type of activity
Pecuniary liability	In Works	Value of the work	Depends on the type of activity

Cover and Limits of Civil Liability Insurance and of "All Risk Construction and Assembly" Insurance**3.- OPERATING RATIONALE**

We differentiate between:

3.1. CIVIL LIABILITY INSURANCE

3.2. ALL RISK CONSTRUCTION AND ASSEMBLY

3.3. TABLES OF AREAS OF ACTIVITY, DAMAGE ASSESSMENT AND COMPENSATION LIMITS OF THE POLICIES.

3.1. CIVIL LIABILITY INSURANCE

The Contractor, at its sole cost and expense, shall take out and keep in force throughout the term of the contract, a civil liability insurance policy with a reputable and creditworthy insurance company. The policy shall cover any possible material damage and personal injury, along with their consequential damages, arising from the activities contracted during the implementation of the works.

This policy shall not only cover the Civil Liability regarding possible damage to property and third-parties, external to EDP ESPAÑA, S.A.U., but also the contractual liability regarding individuals or property of the individuals and of EDP ESPAÑA, S.A.U. companies, which may be damaged by the actions of the Contractors or by the Subcontractors answering to the former.

The contracting company of the EDP España Group shall appear as the insured on the policy, when so required by EDP given the needs of the work to be carried out by the Contractor.

Should, the Contractor need to subcontract any part of the service contracted to the Contractor with the prior written approval of any of the EDP ESPAÑA, S.A.U. companies, the policy has to cover any damage caused by the companies subcontracted by the Contractor.

On formalising the contract, the Contractor shall send the insurance certificate and a copy of proof of payment of the premium of the Civil Liability Insurance or the All Risk Construction and Assembly Insurance as applicable, to the following:

- EDP España, S.A.U.:

Thermal and Hydraulic Generation: Document Control Department

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- Hidrocantábrico Distribución Eléctrica, S.A.U., Viesgo Distribución, S.L. and Barras Eléctricas Galaico Asturianas, S.A.: Asset Documentation and Management Systems Department
- EDP Solar, S.A.: Contracting Department
- EDP Clientes, S.A.: Contracting Department
- Generaciones Eléctricas Andalucía, S.L., S.L.: Document Control Department

Notwithstanding the cover or limits established by current legislation, the minimum cover per loss is indicated in the attached table in accordance with the type of service provided.

The cover required of the policy shall be:

- General
- Employers
- Cross
- Post-works
- Bonds and defence
- Product (when the work consists of delivering a final product)
- Property damage and personal injury, along with the consequential damages.

The cover of the Employers Liability Insurance may be sub-limited per victim to an acceptable minimum of EUR 300,000.

Cover and Limits of Civil Liability Insurance and of "All Risk Construction and Assembly" Insurance**3.2.- ALL RISK CONSTRUCTION AND ASSEMBLY INSURANCE**

This insurance needs to be contracted when construction and/or assembly is to take place.

If the policies that the Contractor has taken out do not meet the indicated needs, the Contractor shall be required to take out specific policies.

The contracting company of the EDP España Group shall appear as the insured on those policies, when so required by EDP given the needs of the work to be carried out by the Contractor.

The cover required of the policy shall be:

- All risk construction and assembly
- Cost of rubble removal
- Machinery and equipment
- Natural hazards
- Strike, riot and civil unrest
- Terrorism
- Extended maintenance
- Pre-existing
- Accidental pollution

The sums insured shall adapt to the volume of the work envisaged in the contract.

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3.3.- TABLES OF AREAS OF ACTIVITY, DAMAGE ASSESSMENT AND COMPENSATION LIMITS OF THE POLICIES

GENERAL					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
GENERAL					
Major civil works	M	M	Variable, minimum EUR 1,500,000	Works volume	
Minor civil work at own facilities (includes plumbing, masonry, electricity, painting, etc.)	VL	VL	EUR 300,000	Works volume	
Transporting hazardous goods			Variable	Variable	Mandatory transport insurance and policy as per goods transported
Transporting goods, in general			Variable	Variable	Mandatory transport insurance and policy as per goods transported
Cranes and goods or earth moving machinery	H	M	EUR 1,500,000	Not applicable	
Commissioning, maintenance and repair of office tools	VL	VL	EUR 300,000	Not applicable	
Consultancy, projects, audit work and similar	VL	L	EUR 300,000	Not applicable	
Commissioning, maintenance and repair of lifts	VL	VL	EUR 300,000	Not applicable	

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Commissioning and maintenance of fire protection systems included in the Emergency Plans	H	H	EUR 1,500,000	Not applicable	
Telephone, courier and similar services	M	VL	EUR 300,000	Not applicable	
Cleaning buildings and warehouses	L	M	EUR 600,000	Not applicable	
Surveillance service	H	H	EUR 1,500,000	Not applicable	
Meter readings	VL	VL	EUR 300,000	Not applicable	

HIDROCANTÁBRICO DISTRIBUCIÓN ELÉCTRICA, S.A.U., VIESGO DISTRIBUCIÓN, S.L. and BEGASA
Assessment of damage and losses to third parties and against property, assumed when contracting services.

Activity area	Risk		Recommended limit		Observations
Distribution	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Distribution					
Civil works at indoor facilities, substations, transformation centres, distribution centres, freight facilities, dispatching, etc.	M	M	EUR 600,000	Works value	
Civil works at outdoor facilities	M	L	EUR 600,000	Works value	
Construction and repair of HV overhead networks	M	M	EUR 600,000	Works value	Some activities take place on private properties
Painting of industrial facilities (towers, centres, etc.)	VL	VL	EUR 300,000	Not applicable	Some activities take place on private properties

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Tree felling	M	L	EUR 600,000	Not applicable	Study possibility of environmental civil liability policy
Construction and repair of LV overhead networks	M	L	EUR 600,000	Works value	Carried out on very busy public thoroughfares
Construction and repair of HV underground networks	M	M	EUR 600,000	Works value	Carried out on very busy public thoroughfares
Construction and repair of LV underground networks	M	L	EUR 600,000	Works value	Carried out on very busy public thoroughfares
Construction and repair of transformation centres	M	M	EUR 600,000	Works value	Many transformation centres are located on the ground floors of housing blocks
Service, installation and repair orders for measurement instruments	M	VL	EUR 600,000	Not applicable	These activities take place on the ground floors of housing blocks
Construction and maintenance of telecommunication facilities and lines	M	VL	EUR 600,000	Not applicable	
Cleaning of industrial facilities	VL	L	EUR 600,000	Not applicable	
Work in laboratory or workshop	L	L	EUR 300,000	Not applicable	

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EDP ESPAÑA, S.A.U. and GENERACIONES ELECTRICAS ANDALUCIA, S.L.					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Thermal Power Plants					
Civil works at Thermal Power Plants	L	L	Variable, minimum EUR 600,000	Works value (*)	
Working with heavy machinery, cranes, diggers, internal movement of ash and coal, etc., at thermal power plants	M	VH	Variable, minimum EUR 600,000	Not applicable	
Transporting hazardous goods, H ₂ , SO ₄ H ₂ , O ₂ , N ₂ , Na (OH), Coal, chemical compounds, etc., inside the Power Plant	VH	VH	Variable	Variable	Mandatory transport insurance and policy as per goods transported
Transporting hazardous goods, H ₂ , SO ₄ H ₂ , O ₂ , N ₂ , Na (OH), Coal, chemical compounds, etc. outside the Power Plant	VH	VH	Variable	Variable	Mandatory transport insurance and policy as per goods transported
Mechanical repairs at thermal power plants	H	VH	EUR 1,500,000	Not applicable	
Control repairs impacting vital automated systems at thermal power plants	M	H	EUR 600,000	Not applicable	
Repairs of final control elements	M	H	EUR 600,000	Not applicable	
Electrical repairs at thermal power plants	H	H	EUR 1,500,000	Not applicable	

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Hydraulic repairs and gas pipelines at thermal power plants	H	H	EUR 1,500,000	Not applicable	
Painting high risk industrial facilities: smokestacks and complex structures	M	M	EUR 600,000	Not applicable	
Work in laboratory or workshop	L	L	EUR 300,000	Not applicable	

N.B. Whether cover of Pre-existing Goods is necessary has to be analysed in each contract and, if that is the case, the amount to be insured in each one.

EDP ESPAÑA, S.A.U. and GENERACIONES ELECTRICAS ANDALUCIA, S.L.					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Hydraulic Power Plants					
Minor civil work including masonry, plumbing, electricity, etc.)	VL	VL	EUR 300,000	Works value	
Industrial cleaning	VL	VL	EUR 600,000	Not applicable	
Major civil works, involving jobs with heavy machinery, cranes, diggers, internal earth movement, demolitions, blasting, etc.	H	H	EUR 1,500,000	Works value	
Mechanical repairs	L	L	EUR 600,000	Not applicable	
Electrical repairs	M	M	EUR 600,000	Not applicable	

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Repairs to control systems impacting vital automated systems	M	M	EUR 1,500,000	Not applicable	
Hydraulic repairs	M	M	EUR 600,000	Not applicable	
Internal transport	L	L	Variable	Variable	Mandatory transport insurance and policy as per goods transported
Calibration work	L	L	EUR 300,000	Not applicable	

EDP CLIENTES, S.A.					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Assembly					
Electrical and mechanical assembly of NG boiler rooms	M	M	EUR 600,000	Works value	
Conversion of centralised boiler rooms to NG	M	M	EUR 600,000	Works value	
HV electrical assembly	M	M	EUR 600,000	Not applicable	

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LV electrical assembly	M	L	EUR 600,000	Not applicable	
FV solar electrical and mechanical assembly	L	L	EUR 300,000	Works value	
Civil works, electrical and mechanical assembly for EE projects	L	L	EUR 300,000	Works value	

EDP CLIENTES, S.A.					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Operation					
Corrective and preventive maintenance of centralised boiler rooms		M	EUR 600,000	Not applicable	
HV electrical maintenance	M	M	EUR 600,000	Not applicable	
LV electrical maintenance	M	L	EUR 600,000	Not applicable	
Solar electrical and mechanical maintenance	L	L	EUR 300,000	Not applicable	
HP and MP gas facilities maintenance (ERM)	M	M	EUR 600,000	Not applicable	

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EDP CLIENTES, S.A.					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
B2B/B2C services.					
BPO services	L	L	EUR 300,000	Not applicable	
Customer Service	L	L	EUR 300,000	Not applicable	

EDP CLIENTES, S.A.					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Mobility					
Construction and repair of transformation centres	M	M	EUR 600,000	Works value	
Charging points Installation & Maintenance	M	L	EUR 600,000	Works value	

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EDP SOLAR ESPAÑA, SAU					
Assessment of damage and losses to third parties and against property, assumed when contracting services.					
Activity area	Risk		Recommended limit		Observations
	Civil Liability	Pecuniary	Civil Liability	All risk construct &/or assembly	
Engineering and Operations					
Photovoltaic self-consumption installations in the B2C segment	L	L	EUR 300,000	Works value	From €3000 to €100,000
Acquisition of main materials for the photovoltaic self-consumption installations in the B2C segment; in general, modules, inverters, batteries and others	L	L	EUR 300,000	Not applicable	Amounts in million €
Materials logistics for photovoltaic self-consumption installations in the B2C segment: storage, transport and insurance	M	M	EUR 600,000	Not applicable	The stored material is worth several million of €
OH&S and Quality inspections during and after the solar installations	L	L	EUR 300,000	Not applicable	
Maintenance of photovoltaic self-consumption installations in the B2C segment	L	L	EUR 300,000	Not applicable	
Sales					

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Telephone sales (inside sales) and remote scheduling of appointments	L	L	EUR 300,000	Not applicable	Sales of EDP and EDP partners' products and services
Face-to-face (D2D) sales services	L	L	EUR 300,000	Not applicable	
Digital Marketing					
Attracting digital leads	L	L	EUR 300,000	Not applicable	
Business Development					
Knowledge certification platform, based on multiple choice training	L	L	EUR 300,000	Not applicable	Support for training tasks
Online document repository platform for external partners	L	L	EUR 300,000	Not applicable	Support for training tasks
Circulating customer surveys and analysing the information	L	L	EUR 300,000	Not applicable	
Service to send gift cards to customers and external partners	L	L	EUR 300,000	Not applicable	Loyalty programme
Integrated management of the EDP Solar Friends referrals programme	L	L	EUR 300,000	Not applicable	
Market analysis and research	L	L	EUR 300,000	Not applicable	

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Process quality telephone audits	L	L	EUR 300,000	Not applicable	
Video recording and editing	L	L	EUR 300,000	Not applicable	
Product					
Advice and representation for the end customers' dealings with the public administrations to process subsidies and other grants	M	L	€2,500 per case	Not applicable	Customer subsidy between €1,200 and €60,000 Need to cover liability of EDP and/or of its subcontractors The excess has to be reasonable, taking the compensation into account or applying a combined excess to several cases.
Integrated management service of the durable medium of the offers made by telephone, face-to-face or digitally to EDP customers and of their expressed agreement, as per the requirements of current legislation in that regard.	L	L	EUR 300,000	Not applicable	Digital procurement platform. No impact
Back office administrative tasks	L	L	EUR 300,000	Not applicable	The tasks are performed by BO Accenture
Digital transformation					

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Digital transformation support	L	L	EUR 300,000	Not applicable	Participation in the Salesforce technology project with Agile Analyst services, defining, refining and validating user stories. Data loading for contract integration Support for Customer Service and Cycle
Customer Service					
Customer Call Center	L	L	EUR 300,000	Not applicable	
Contract verification and formalisation	L	L	EUR 300,000	Not applicable	

4.- ASSOCIATED DOCUMENTS

Not applicable

5.- APPLICABLE LEGISLATION.

The applicable legislation in force shall be taken into account.