

## **Renewable Energy Sub-Committee (RESC) Fire Mitigation Deductible Endorsement**

- 1) In the event of a claim recoverable under this Policy caused by Wildfire, if at the date of loss occurring the (Re)Insured has not adhered to the requirements stated in paragraph 3 of this endorsement, then the deductible applicable to the loss covered under this Policy shall be increased to **{insert}**, irrespective of any other deductible stated in this Policy.
- 2) For the purposes of this endorsement, Wildfire means fire, forest fire, brush fire, bush fire, grass fire, firestorm or any other series of fires, regardless of origin, which is predominately fuelled by trees, grasslands, timber, scrub, brush or any other naturally occurring, native grown or landscaped vegetation. The term Wildfire also includes a fire or fire event declared as a wildfire or bushfire by a governmental authority.
- 3) The minimum requirements that the (Re)Insured must follow are set out below and are intended to assist with the prevention and mitigation of Wildfire. The aim is to reduce the risk of damage caused by Wildfire where such Wildfire starts externally or internally to the site.
  - a) All laws and regulations concerning fire safety, and mitigation and prevention of fire, including Wildfire, applicable to the Project, site, structures, appurtenances and fixtures insured by this Policy.
  - b) Maintenance Records
    - i. Maintenance records will be updated in accordance with the (Re)Insured's maintenance schedule as declared to and agreed by (Re)Insurers.
    - ii. The (Re)Insured shall, if requested by (Re)Insurers, permit inspection of the maintenance records to ensure compliance with this Endorsement.
    - iii. Maintenance records will include time and date stamped photographic evidence to demonstrate maintenance activities have been completed.
  - c) Emergency Services and Access
    - i. There shall be a documented procedure for contacting emergency services (e.g. the fire brigade) in the event of Wildfire, which must be followed at all times and should include but not be limited to an action plan for emergency service arrival on site at all times.
    - ii. All roads (external and internal) to the site shall be capable of supporting emergency vehicle loads. Evidence of design suitability shall be made available to (Re)Insurers, if requested.
    - iii. All access roads shall be a minimum of 6 metres wide.
  - d) Fire Breaks
    - i. Suitable fire breaks shall be installed and maintained around the perimeter of the site (including locations under the control or ownership of the (Re)Insured which may also be outside the perimeter of the site, for example transmission and distribution infrastructure, which is the responsibility of the Project).
    - ii. Where the site permits or design incorporates internal fire breaks, these shall be installed and maintained in accordance with 3 d) iv of this endorsement.
    - iii. Evidence of the suitability of the fire breaks (including but not limited to location, construction, structure and management) shall be made available to (Re)Insurers, if requested.

- iv. The fire breaks must be constructed and managed to ensure that vegetation is not able to grow on, in or through the fire break, thereby ensuring that there is no combustible material which might impact the effectiveness of the fire break.
  - v. For the purposes of this endorsement a fire break is defined as an obstacle to the spread of Wild, acting as a physical barrier to stop fire spreading from one side to the other side of the fire break.
- e) Vegetation Management
- i. Vegetation within the perimeter of the site, including under any solar panels, must not exceed 0.2 metres (20 centimetres) in height.
  - ii. There must be a minimum clearance between the underside of any solar panels and any vegetation of at least 0.75 metres (75 centimetres).
- f) Fire Suppression
- i. Certified portable fire extinguishers, permanently maintained in good operating condition, of the appropriate type (e.g. water, foam and carbon dioxide), shall be distributed in adequate numbers and must be appropriately positioned and clearly signposted/marked/signalled so that they are visible on the site at all times.
  - ii. Where fire suppression systems are fitted within the site, the systems must be maintained and operated in accordance with the fire suppression systems' manufacturer's recommendations.
- g) Smoking/ Storage of Flammable Materials
- i. A no-smoking policy (a full smoking ban) shall be strictly and permanently applied and enforced on the entire site.
  - ii. No flammable materials will be stored within the perimeter of the site.

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