



CONSTRUCTION

Stable earnings in all weather conditions

Adverse weather conditions complicate your construction projects?

The construction industry is characterized by deadline pressure and tightly calculated margins. But construction work can often only be carried out at temperatures above 5°C and with little precipitation. As a result of adverse weather conditions, considerable additional costs quickly arise and penalties, because the costs increase with the number of rainy and cold days. In the end, it is often the weather that decides whether a construction project is completed at a profit or a loss.

Field of application



Using **WetterProtect**, the weather insurance, you can compensate your yield losses.

Features:

- Unlike traditional property damage or natural hazards coverage, **WetterProtect** insures property damage caused by everyday weather events.
- The insurance payout is based on the measurements of a predefined weather station.
- Proof of damage or an expert opinion is not required.
- The coverage is adjusted according to requirements.

Your advantages

- Compensation for weather-related loss of sales/income
- Compensation of additional costs
- Planning security
- Simple & fast settlement of accounts

Example

A contractor insures himself against a long winter and thus reduces his weather-related risk. He plans a construction project from March to April and expects a maximum of 4 frost days - more downtime would be critical. The additional cost per frost day is estimated at €5,000 per day. With the weather hedge, the contractor limits his risk: From the 4th frost day, he receives a compensation payment of €5,000 per additional frost day.

Scope parameters

Weather station

Düsseldorf

Coverage period

01/03/16 - 15/04/2016

each Monday - Saturday

Frost day

daily maximum temperature < 5°C and
daily lowest temperature < 0°C

Disbursement condition

more than 4 frost days

Payment per additional frost day

€5,000

Maximum payout

€60,000

Insurance premium

€11,500 (excl. VAT)

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How it works

Our specialists analyze your individual weather risks and determine their possible effects.

Together, we develop an individual coverage solution for you.

These include:

- The relevant weather event (such as precipitation or temperature)
- One or more measuring stations of the German Weather Service (DWD)
- A threshold value (exceedance/shortfalls triggers a payout)
- The amount paid out upon the occurrence of the agreed event
- A payout limit

Contact

WetterProtect

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