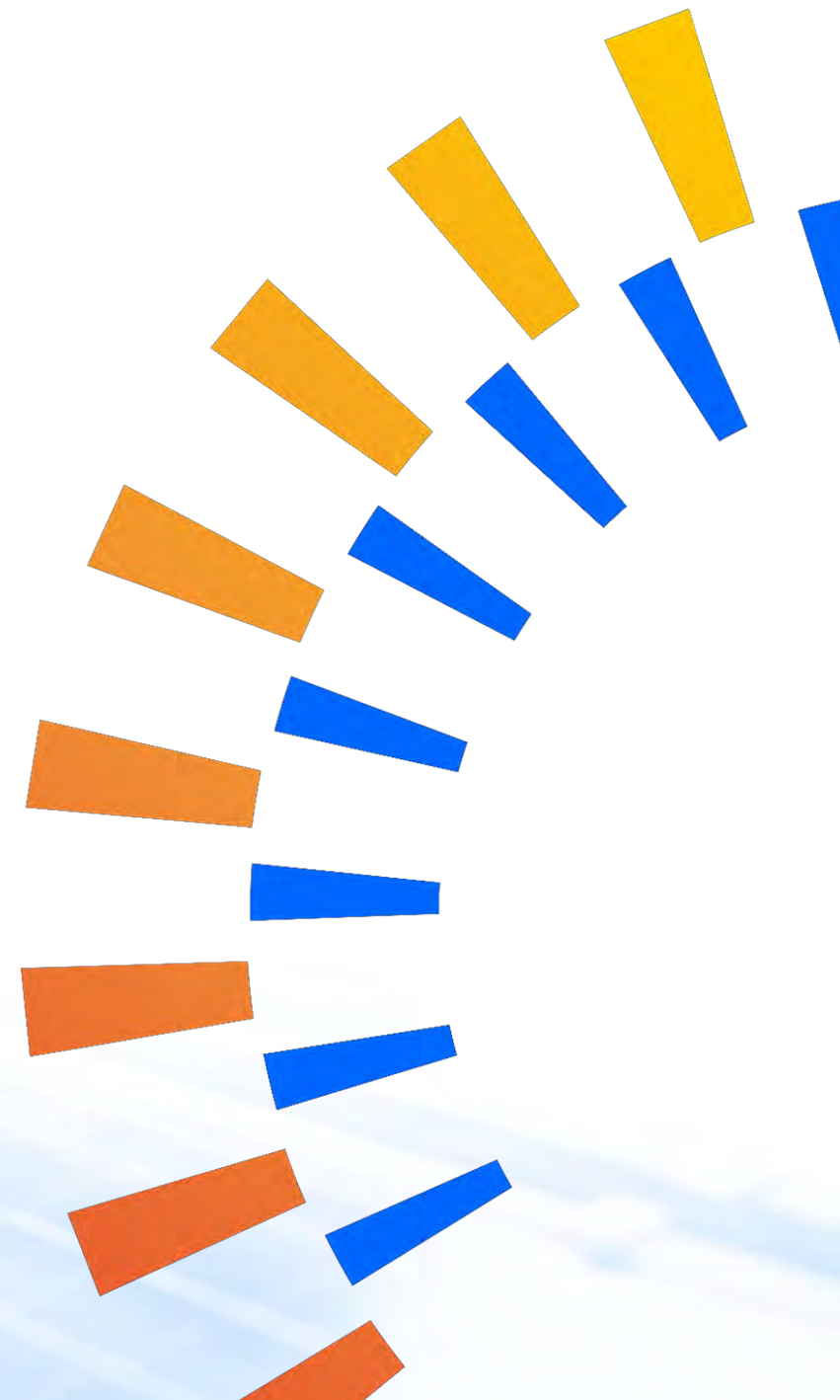


Insurance Challenges for BIPV Projects: The role of standardisation for risk reduction



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Consortium Partners



Partners included in the consortium:

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Funded by the European Union's Horizon Europe, Innovation Actions programme under grant agreement No 101136112. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union. Neither the European Union nor the granting authority can be held responsible for them.

This work has received funding from the Swiss State Secretariat of Education, Research and Innovation (SERI).



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Insurance Challenges for BIPV Projects:

The role of standardisation for risk reduction

Role of Insurance for BIPV projects:

- Transfers risks, encourages renewable energy investments.
- Essential for project financing, permits, and legal compliance.
- Advises on best practices to reduce risks.

[Download the paper here](#)

Challenges in BIPV insurance:

- Limited insurer experience and small market size.
- Negative past experiences (e.g., fire safety, water damage).
- Higher risk perception slows financing and market adoption.

BIPV risks in the scope of insurance



FIRE SAFETY

FIRE RISKS: hot-spots, arcing, installation issues

AMPLIFICATION OF FIRE RISKS: combustible materials, falling debris, toxic gases, evacuation and access issues



WATER DAMAGES

defects support systems and roof

non-compliance with technical recommendations

lack of maintenance



NATURAL HAZARDS

hail

wind

earthquakes



BUILDING HAZARDS

roof overload

heavy panels

wind effects

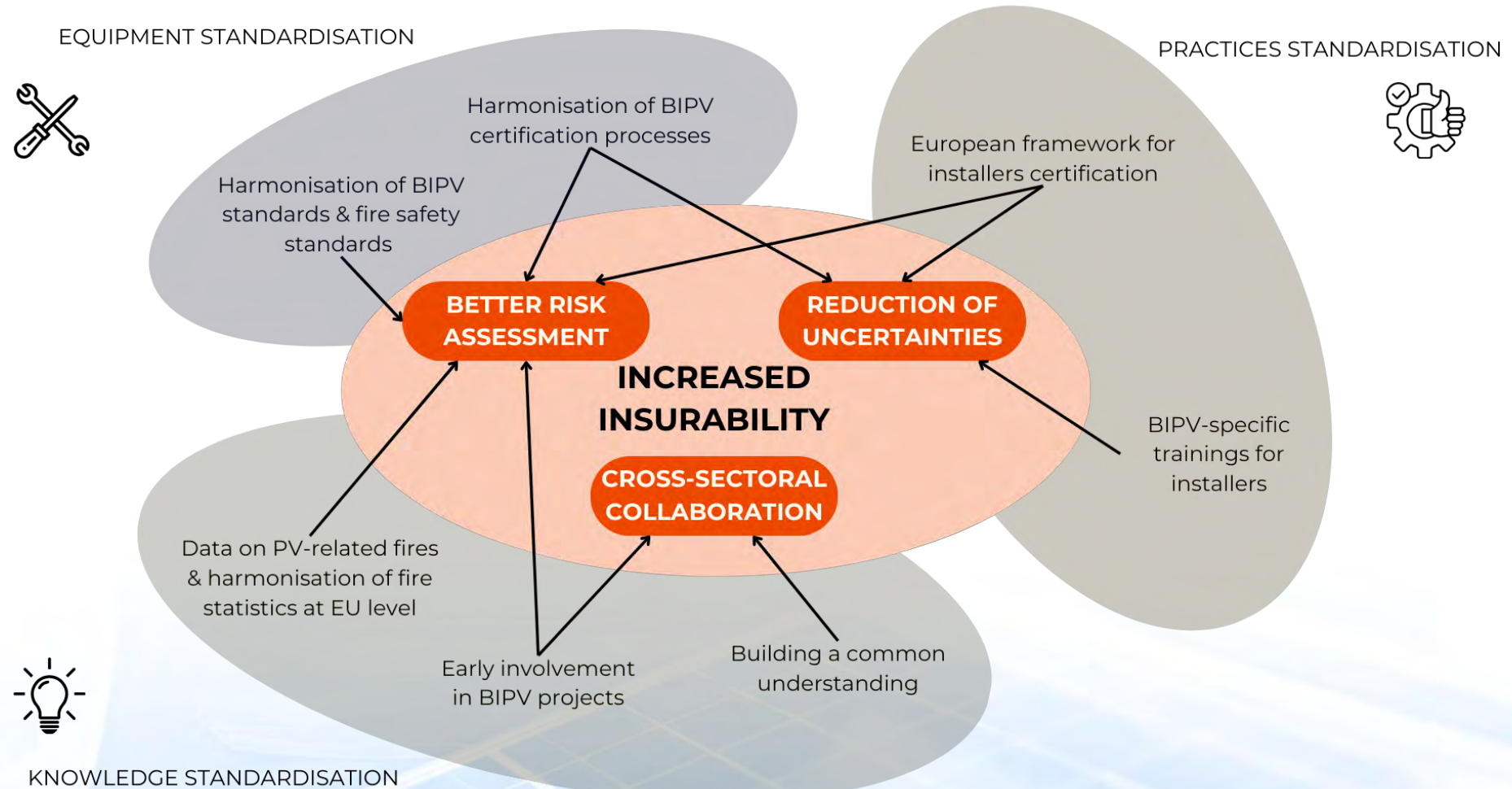
Main concern of the insurance sector

+ negative experiences & limited expertise



High damage claims, especially for fire damages

Standardisation for better risk mitigation and increased insurability



Conclusions and recommendations

- Insurance is essential for the successful advancement of BIPV projects, but there are significant barriers to coverage
- Fire safety, from both fire risks resulting from BIPV modules and additional risks related to fire amplification, and other risks, notably water damage are major concerns for insurers
- Negative past experiences have made insurers cautious about BIPV
- The harmonisation of BIPV standards, especially for fire safety, and their certification at European level can increase the insurability of BIPV by reducing uncertainties and simplifying risk assessment and coverage determination
- The standardisation of practices with BIPV-specific trainings and European certification for installer can increase insurability by demonstrating the professionalisation of the sector and by reducing uncertainties for insurers
- Knowledge sharing and cross-sector collaboration is essential to develop a shared understanding of the technology and risks, leading the tailored insurance solutions and better risk mitigation





Thank you!



Jncrease



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This is an initiative of



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