



25-Year Insurance Backed Warranty

In addition to our comprehensive Warranty Terms, BYD has purchased product warranty insurance to “back - stop” our product warranty. This insurance applies to our Limited Warranty and covers PV Modules against Product Defect and Performance output. This insurance program is purchased through our insurance broker, PowerGuard Specialty Insurance Services, and insured by the following two reputable insurance companies:

- International Insurance Company of Hannover SE (A.M. Best Rating: A+ XV)
www.inter-hannover.com
- RSUI Indemnity Company (A.M. Best Rating: A+ XIII)
www.rsui.com

BYD customers, whose panels have been registered by us, will enjoy a global, irrevocable and immediate insurance-backed warranty which provides third-party rights to the insurance in case of insolvency or bankruptcy.

RSUI \$1,000,000 Aggregate Policy Limits Years 11-25
\$100,000 Self-Insured Retention per claim. Each and every loss paid by the carrier and each and every loss within the SIR erodes the Limit of Liability by the loss amount
Inter-Hannover \$2,000,000 Aggregate Policy Limits Years 1-10
\$100,000 Self-Insured Retention per claim. Each and every loss paid by the carrier and each and every loss within the SIR erodes the Limit of Liability by the loss amount

Highlights:

- Immediate coverage (no waiting period)
- 25 - year non - cancellable term (even if BYD becomes insolvent or bankrupt)
- A.M. Best rated “A” XIII or better reputable insurance underwriters (enhanced bankability)
- Insurance Program insures BYD’s Limited Warranty, including PV Modules against Product Defect and Performance output
- Third - Party policy rights (satisfies investors/bankers requirements)
- Effective date: January 1, 2015 to January 1, 2016

Please contact BYD’s Customer Service should you have any questions. In the unlikely event that BYD becomes insolvent, please call the following number for claims handling: 1.949.224.1337 or e-mail to claims@powerguardins.com.

Serial number registration can be verified by simply visiting the PowerGuard’s Solar Panel Program Warranty Verification Portal <http://powerguardsnverify.com/>, on which you will be able to input panel serial numbers and to verify they have been reported and are eligible for coverage per the terms of BYD’s module manufacturers policy.

