



25-Year Insurance Backed Warranty

In addition to our comprehensive Warranty Terms, ZNShine PV Tech Inc. has purchased product warranty insurance to “back-stop” our product warranty. This insurance applies to our warranty against workmanship and material defects and our performance warranty. This insurance policy, purchased through PowerGuard Specialty Insurance Services, is underwritten by the following two reputable investment grade insurance carriers:

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

ZNShine PV Tech customers, whose panels have been registered by ZNShine PV Tech, will enjoy a global, irrevocable, immediate coverage based warranty which provides third-party rights to the policy in case of insolvency or bankruptcy.

Highlights:

- Immediate coverage (no waiting period)
- 25-year non-cancellable term (even if ZNShine PV Tech becomes insolvent or bankrupt)
- A.M. Best rated “A” VIII or better investment grade insurance underwriters (enhanced bankability)
- Insurance Program fully insures the comprehensive ZNShine PV Tech Solar Warranty including design defect, workmanship and power output coverage
- Third-Party policy rights (satisfies investors/bankers requirements)
- Policy period is November 1, 2012 to November 1, 2013

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

