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# WP3.2 Energy Performance Guarantees

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# **WP3 (re)insurance**

## **Energy Performance Guaranties**

Very limited existing financial instruments aimed at the protection of construction works, through:

- Energy Savings Insurance (ESI) on rehabilitation projects
- Energy Performance Contracts (EPC) on new buildings

# WP3 (re)insurance

## Energy Performance Guaranties

Performance assessment difficulties:

- Building energy performance based on conventional models vs real carried out construction and specific environment characteristics
- Existence of variables independent from the building itself: behaviour of the “user”
- Importance of maintenance on more “technologic” buildings

Consequently:

- Buildings insured on energy performance = offices

# WP3 (re)insurance

## Energy Performance Guaranties

Existing public financial support through ESI financing, bearing the risk of non-fulfilment of the energy improvement:

- Germany: KFW Bankengruppe  
Environmental Improvement Programme (EIP)  
of Berlin city
- United Kingdom: The UK Green Investment Bank plc
- Belgium: Fedesco (for public buildings)

# Discussion

Is Energy Performance insurable  
for dwellings  
without support of public institutions ?