

# RESTORE PRODUCT SCENARIOS

*Bridging the “gap” between the need and the desire to finance ecological restoration projects*

## CONTACT

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**The RESTORE product** prioritizes advancing ecological restoration, promoting equity and equality, respecting cultural diversity, and committing to integrity and transparency in all related actions.

### Eco-Motives

SCOR appreciates that the motivation for undertaking an ecological restoration project can vary; a project may be initiated to benefit from ecosystem services such as provisioning services (food, fiber, fuel, medicine), regulating services (clean air, water, climate regulation), cultural services (heritage, aesthetics, tourism), or supporting services. Projects may also be driven by regulatory compliance, societal obligations, economic considerations, or investment objectives.

## A NON-EXHAUSTIVE LIST OF HYPOTHETICAL PROJECT EXAMPLES IS AS FOLLOWS

### Landscape Recovery Project (UK)



- **Description:** A large area of former farmland to be developed as principally a woodland ecosystem with wetland areas allowing excess surface water to be contained. Works include replanting of native species to enable habitat creation and flood mitigation.
- **Particulars:** Contract Value: 25m; Policy Term: 5 years; Deductible: 25k; Perils Covered: Storm, Hail, Cold Wave, Heat Wave, Lightning and Malicious Damage.

### Single Site Project (UK)



- **Description:** A project relating to the creation of Biodiversity Net Gain credits. Small area of former arable land to be restored to mixed woodland, hedgerows and grassland whilst also maintaining small water bodies to encourage current and new flora and fauna to populate and flourish in the area.
- **Particulars:** Contract Value: 1m; Policy Term: 3 years; Deductible: 10k; Perils Covered: Flood, Storm, Hail, Cold Wave, Heat Wave.

### Large Woodland Project (Australia)



- **Description:** Reforestation of scrub area to forest to encourage natural habitat and stability of soils in exposed environment. Project will also maintain areas for recreational visitors.
- **Particulars:** Contract Value: 50m; Policy Term: 3 years; Deductible: 100k; Perils Covered: Storm, Heatwave, Fire, Landslide.

### Large Woodland Project (Brazil)



- **Description:** Reforestation of large areas of principally farmland to encourage reestablishment of natural ecosystems using native species. Project designed to protect biodiversity and encourage carbon sequestration. Community involvement in design and implementation of the project.
- **Particulars:** Contract Value: 25m; Policy Term: 5 years; Deductible: 50k; Perils Covered: Flood, Storm, Impact, Cyclone, Lightning.

### Reforestation Project (US)



- **Description:** For large wildlife management and wetland area, planting native trees to restore biodiversity, enhance resilience to climate change in terms of sea level rise and storm impact. The project also aims to maximize carbon sequestration.
- **Particulars:** Contract Value: 30m; Policy Term: 1 years; Deductible: 250k; Perils Covered: Flood, Storm, Impact, Cyclone, Lightning.