



**Presentation
for the Owner's
circle Congress**

Alexander Kottulinsky, 19th October 2023

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ALEXANDER KOTTULINSKY

Estate operation Neudau

Agriculture:

- 125 hectares
- Three crop types: soybeans, corn, wheat
- Advantages: Secure and good yields, price stability
- Disadvantages: Not ecologically attractive

Forestry

- 680 hectares (50% spruce, 40% pine, 10% hardwood)
- Advantages: very good growth, price stability, cash crop
- Disadvantages: monoculture, lower rainfall, bark beetle

Aquaculture

- 40 hectares - Natura 2000 European protected area
- Advantages: beautiful landscape features, ecologically valuable
- Disadvantages: relatively high maintenance, low yield, heaven pond

Rental & Leasing:

- 33 apartments in renovated commercial buildings and the forecourt.
- Disadvantage: historical building structure - Green Deal, rural depopulation

Additional Pillars:

- Photovoltaic and Geothermal Energy

Curriculum Vitae

- Founder of the Insurance Company „Kotax Versicherungssysteme GmbH“ in 1994
- President of the Austrian Historic Houses Association since 2012
- Council member of Europa Nostra since 2013
- Governor of European Historic Houses Association since 2013

KOTAX

- KOTAX : A leading Pioneer in insuring Historic Houses
- A personal Journey : Meeting the unique Insurance Needs of Historic House Owners.
- KOTAX Heritage : Historic Houses, Modern Insurance Solution. A Tailored insurance solution with an optimal premium-to-coverage ratio

PHOTOVOLTAIC NEUDAU

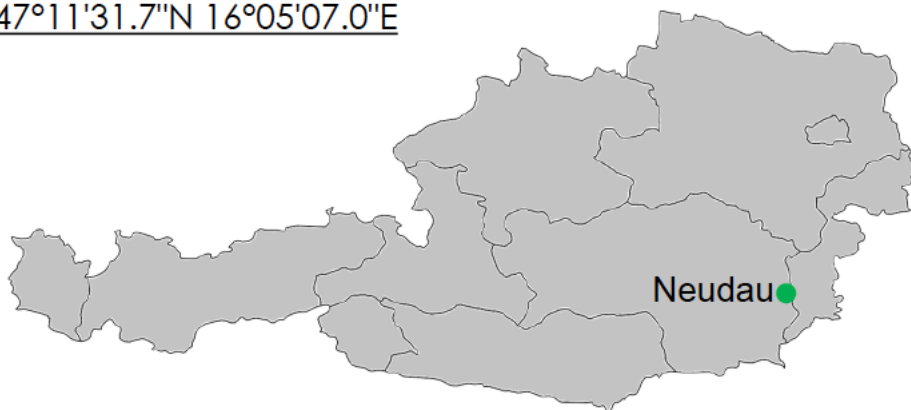
Strategic Partnership for Sustainability

- Together with the Supernova Group, one of the largest Styrian real estate companies, we built one of the largest photovoltaic systems in Styria on a 13-hectare area.
- Goal: To promote renewable and sustainable energy by filling the remaining open roof areas with photovoltaic systems
- The generated electricity is sold to the neighbouring organic composting facility and fed into the public power grid.
- The field's layout is ecologically sound, with intensive vegetation between the modules.

8292 Neudau

Bez. Hartberg-Fürstenfeld

47°11'31.7"N 16°05'07.0"E



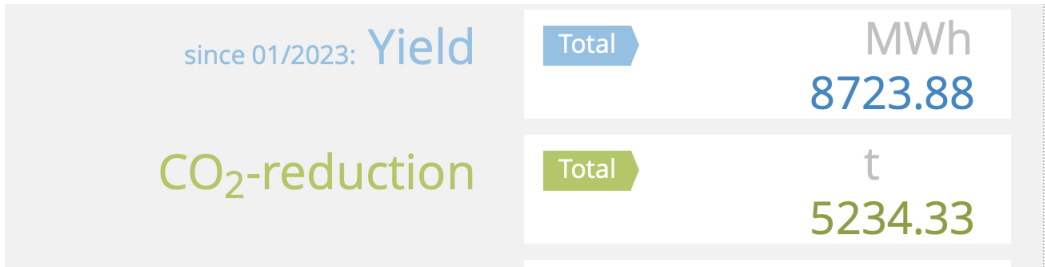
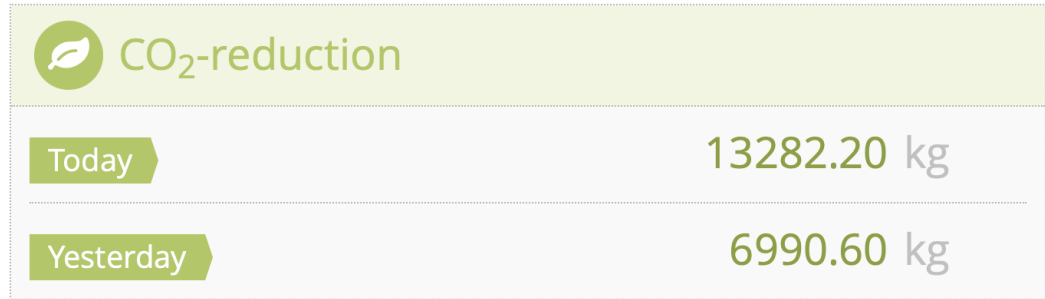
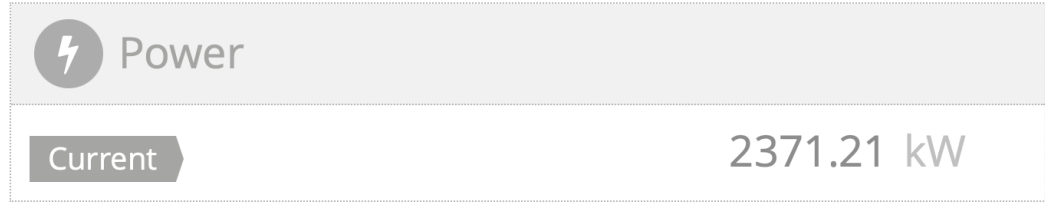
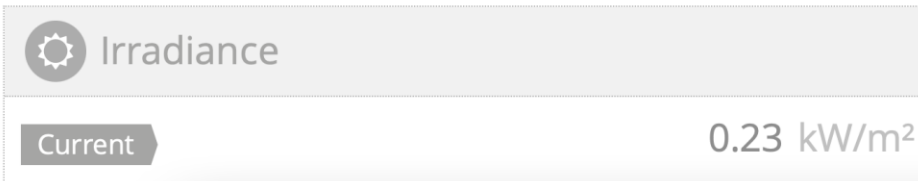
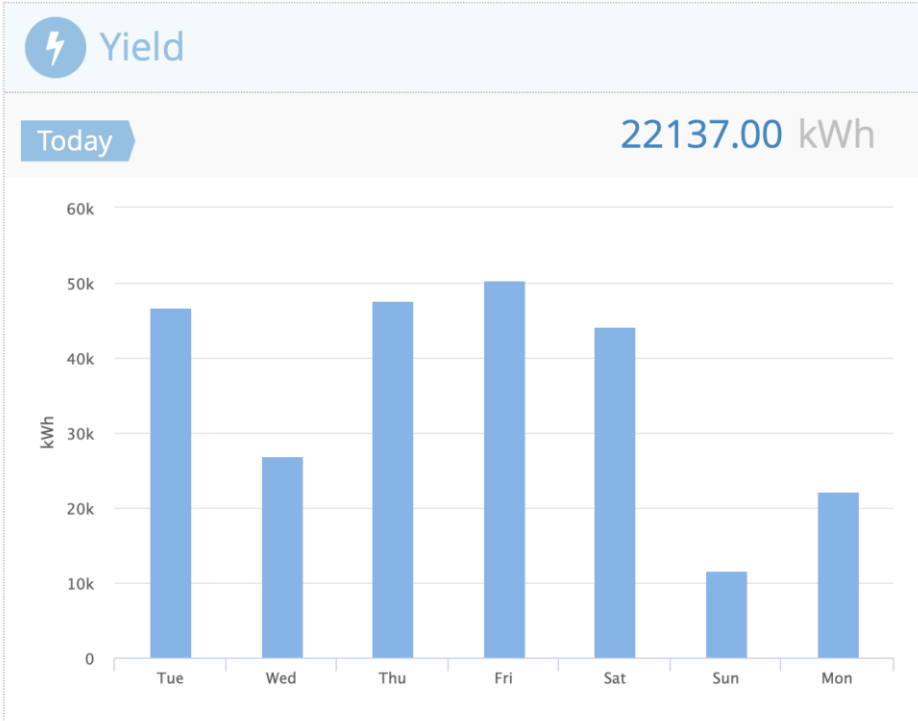
Key Facts

- 13 hectares of farmland
- 12.6 MW
- 13,900,000 kWh per year
- 7 clusters of 4,500 modules each
- 400 Wp module capacity



PHOTOVOLTAIC NEUDAU

Always up to date



GREENHOUSE PROJECT “NEUDAU”

Responsible & sustainable goals

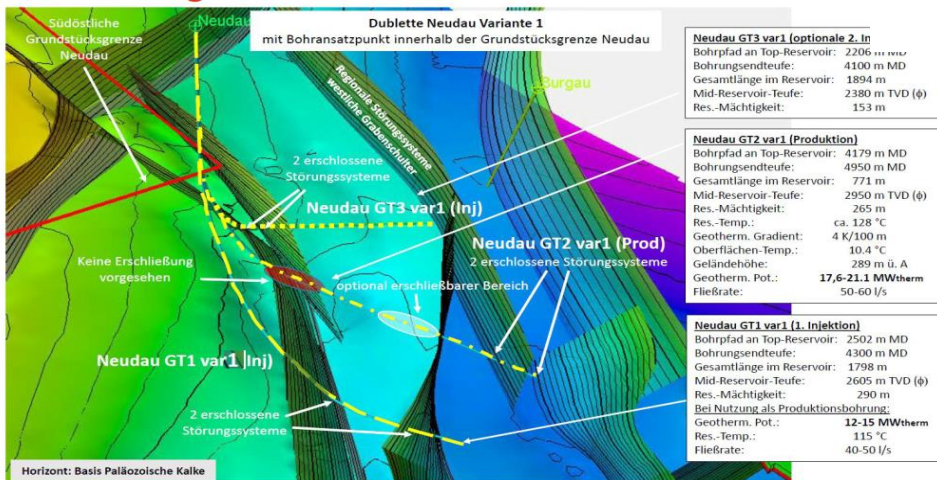
- Operate properties that are environmentally friendly with a focus on renewable energy.
- Use geothermal heat for the entire greenhouse, primarily for tomato cultivation.
- Maintain a constant temperature of approximately 18°C.
- Significant reduction in CO2 emissions compared to conventional oil or gas-operated greenhouses
- Secure Austria's fresh vegetable supply.
- Contribute to regional economic growth in Neudau.
- Excess energy generated will benefit local public facilities like elementary schools, nursing homes, and the Red Cross.

All about numbers

- **20 hectares** of greenhouse on a 25-hectare plot.
- Annual geothermal energy production of **175,200 MWh**
- Yield: 70 kg of tomatoes per square meter, equivalent to 12,600 tons of annual production, approximately **35% of Styria's tomato consumption**
- Additional revenue from excess production, CO2 trading, and lithium extraction from geothermal water is possible
- Creation of up to **300 jobs**



20 MW Geothermal Drilling



- Provide a **20-hectare** greenhouse with geothermal heat—extracted water at up to 128°C.
- Year-round energy-independent heating for cultivation area.
- Drilling points and pipelines within property boundaries.
- Geothermal exploration study by Red Drilling Services GmbH in December 2022.

Product data

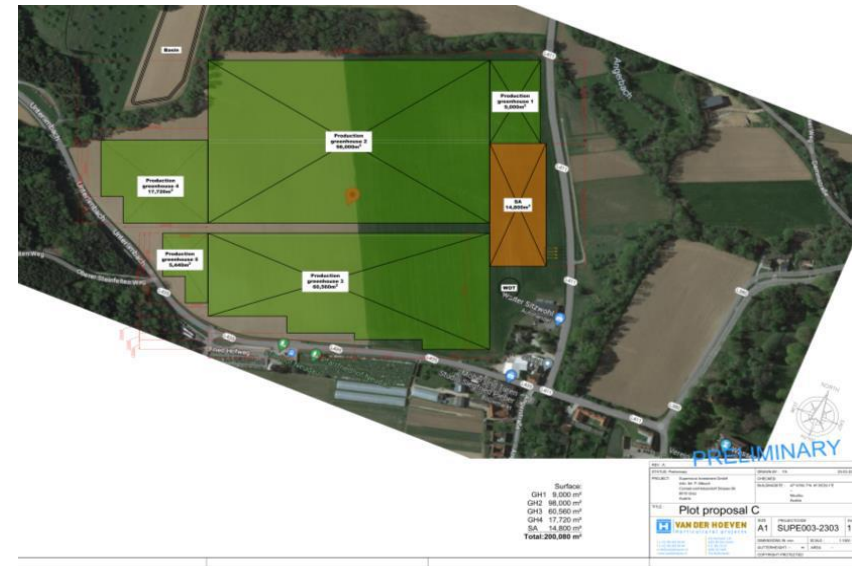
- **20 MW** Geothermal Energy → **480 MWh/daily**
- Annual production of **175 200 MWh**
- Up to **85 200 MWh** surplus energy can be used for electricity generation (revenue of up to EUR 430,000 p.a.)
- Water temperature: 128°
- Drilling path: 2.950 m
- Drill hole length: 4.950 m

Advantages over conventional heating

- **No dependence** on highly fluctuating energy prices
- Reduction of CO2 emissions resulting in savings of **85,000 tons of CO2 annually**
- Average energy costs **87% lower** than conventional heating.

LOCATION NEUDAU “LANGACKER”

Investment property with 25 hectares of arable land already secured



Advantages

- Strong political integration within the local community and with the regional government.
- Agricultural zoning is in place.
- The property benefits from a slight northward slope, which is advantageous for rainwater runoff.
- The potential for expansion is due to available land reserves.

History

- Founded in **1994** in Austria
- Offices in Vienna and Neudau (Styria)
- 30 years of Excellence: Leading specialist in providing insurance solution for Historic Houses, Farm, Forestry and fine art.
- Successfully insured **150 Castles** ad **350.000 hectares** of land across Austria, German and Czech Republic.
- Providing insurance solution under FOS (Freedom of services) across most of European countries.
- Our philosophy: A very personal level of trust

Insurance solutions with system and sensitivity



Kotax Heritage

Key Features:

- Automated Risk Survey Collection
- Utilizes Building Information: Building Area Calculated via Google Maps, Roof Angles, Tower Structures, etc.
- Calculates max. Liability Sum for Building and Content

How It Works:

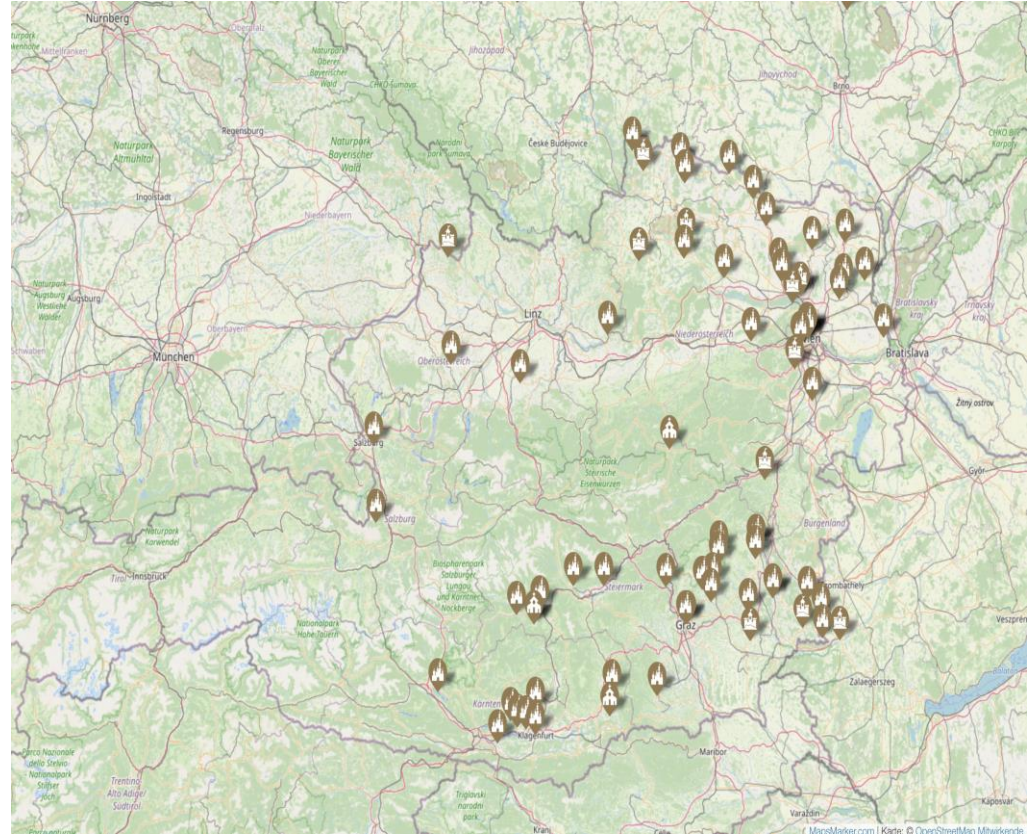
- Digital Tool analyses Risk Data and Building Information
- Sophisticated Algorithms Process the Data
- Generates Maximum Liability Sum for Both Building and Content

Benefits:

- Enhanced Accuracy in Risk Assessment
- Efficient and Time-Saving for Insurers and Clients
- Tailored Insurance Solutions for Historic Buildings

Conclusion:

- Revolutionising Historic Building Insurance with Smart Technology
- Effortless Risk Evaluation, Simple Calculations, Enhanced Client Satisfaction



Tailored Insurance Solutions: Key Highlights

- A maximum liability sum based on the largest building
- Coverage for additional costs for restoration of listed buildings
- General waiver of underinsurance
- Coverage of the contents of the building
- Calculation of the sum insured without a costly



Sum insured

Insured risk / sum insured		Excess / Premium		
Buildings incl. outbuildings	€ 14 000 000,00	Excess per claim € 1 500,00	Excess per claim € 3 000,00	Excess per claim € 6 000,00
Content	€ 3 500 000,00			
Indirect lightning strike	€ 140 000,00			
Additional costs for restoration of a listed building	€ 2 800 000,00			
Ancillary costs	€ 1 750 000,00			
Natural perils	€ 19 100,00	No excess per claim	No excess per claim	No excess per claim
Agriculture/forestry liability insurance <small>(agriculture: 150 ha, forestry: 685 ha)</small>	€ 10 000 000,00			
Total premium		€ 18 102,32	€ 14 580,36	€ 11 762,78

Thank you for your attention!

Alexander Kottulinsky

ak@kotax.com

+43 664 8576251

www.kotax.com

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Heritage