

Neon Sign Insurance



Highlights

Insurance in respect of loss or damage to the neon sign installation.

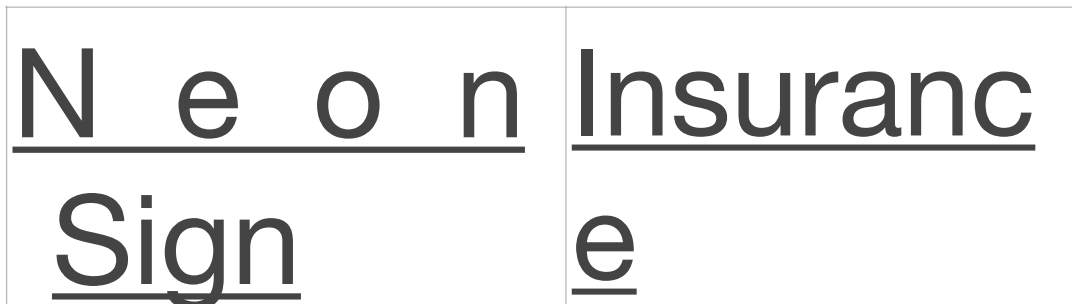
Scope

Covers loss or damage to the neon sign installation by

1. Accidental external means
2. Fire, lightning, external explosion and theft

Exclusion

1. Fusing or burning out of any bulbs/tubes arising from short circuiting or arcing or any other mechanical or electrical defect or breakdown
2. Repair, cleaning, removal or erection, wear and tear, depreciation or deterioration
3. Damage to tubes unless the glass is fractured
4. Over running, over heating or strain
5. Atmospheric conditions
6. War and kindred perils
7. Natural risks



8. Consequential loss

Special Condition

Insured neon sign must be examined and inspected at regular intervals of not longer than 6 months by a qualified electrician or engineer.

Note: Policy details given are indicative, not exhaustive. Please contact your nearest NIA office for further details.



Claims Process:

1. Immediate notification of the loss to be given to Insurer.

2. Submission of claim form giving description of loss and supporting documents.
3. Furnish all such information and documentary evidences as the Company may require.
4. Insured shall take all reasonable precautions to protect the neon sign insured hereunder.
5. In case of theft, report to police or FIR is necessary.

FAQs:

1. Who can take this policy?

Anyone can take the policy for the neon sign having substantial value.

2. What is covered under the policy?

The policy covers loss or damage to the neon sign due to accidental external means, fire, lightning, external explosion, theft, and malicious acts.

3. What is meant by neon sign?

Neon sign hoardings are used for advertisement displays located in public places such as neon signs, LED signs, or any digital signs.

4. What is the maximum indemnity in the policy?

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		FAQ	

The maximum indemnity is the value of the neon sign at the time of occurrence of loss or the insured's estimate of value mentioned in the policy, whichever is less.

5. What is not covered under the policy?

The following common losses are not covered under the policy: