


**SOLAR PANEL COVER:
PRODUCT NOTE**


Following are the policy features of the Solar Panel Cover: Residential

Particulars	Policy Features
Sum Insured	As per the solar panel cost
Policy Period	1-5 Years
Coverage	Self only
Insurance Partner	ICICI Lombard General Insurance
Coverage	a) Fire & Allied Perils, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Hailstorms, Inundation & Terrorist b) Burglary (Break in cover included)
Excess / Deductible	a) Burglary 5% of claims amount subject to minimum ₹5,000 for every loss b) Terrorism: 1% of claims amount or ₹10,000, whichever is higher

What is not covered?

1. Kutcha construction
2. Solar panels which are in the process of installation
3. Any loss due to gradual wear and tear, unresolved maintenance, and/or gradual deterioration
4. Content lying outside the home premises



SOLAR PANEL COVER: CLAIMS PROCESS

Step 1: Claim Intimation—Inform/Report the incident on Claims Helpline No. (+91-90213 23456) or email us at care@bharatsure.com within 48 hours of the incident.

Provide the following information at the time of reporting:

Loss Description	Cause of Loss	Policy No.
Loss Date	Estimated Loss	Insured contact details

Bharatsure team will support you with a policy e-card copy in case you do not have it handy.

Sr No.	Designation	Escalation Matrix
Level 1	Claims Helpline	Helpline No. +91 - 90213 23456 or email at care@bharatsure.com
Level 2	Claims Manager	Email to Vaishali.gaikwad@bharatsure.com
Level 3	Program Manager	Email to ragini@bharatsure.com

Step 2: Claim Process

- Surveyor will be appointed within 5 days of receipt of intimation and visit the site to inspect the extent of damages.
- Surveyor will issue list of documents to be submitted within 3 days of site visit
- Documents to be submitted within 21 days of the surveyor intimation as mentioned in the following list:

Document required

- Incidence Note – How the loss happened
- Photographs of the damage
- Duly filled and signed claims form
- Repairs Estimate and copy of repair bills
- FIR report in case of burglary and Fire brigade report in case of fire
- Meteorological report in case of flood or cyclone.

Step 3: Claim Settlement

- ICICI Lombard's in-house team will review the case and request any additional pending documents.
- Claims will be settled within 21 days of the valid submission.
- In case the documents are not received, multiple (3) reminders will be sent to the insured. Post that a closure notice will be sent to the insured and the claim will be closed without the payment.