



SOLAR PANEL COVER: PRODUCT NOTE



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

Particulars	Policy Features
Sum Insured	As per the cost of the solar panel
Policy Period	1 Year
Coverage	Self only
Insurance Partner	ICICI Lombard General Insurance
Coverage	<ul style="list-style-type: none"> a) Fire & Allied Perils, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Hailstorms, Inundation & Terrorist b) Burglary (Break-in cover included)
Excess / Deductible	<ul style="list-style-type: none"> a) Fire: 5% of claims amount subject to minimum ₹5,000 for every loss b) Burglary: 5% of claims amount subject to minimum ₹5,000 for every loss

What is not covered?

- 1) Any premises involved in manufacturing activities
- 2) Panels in the process of installation
- 3) Manufacturing defects and errors
- 4) Fire caused due to overheating due to increase in temperature
- 5) Basement risk
- 6) Goods held in trust
- 7) Theft



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 72 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.