



**NETZERO**  
Finance

**BharatSure**

# SOLAR PANEL COVER

# SOLAR PANEL COVER



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

Particulars	Policy Features
Sum Insured	As per the solar panel cost
Policy Period	1 Year
Coverage	Self only
Insurance Partner	Tata AIG General Insurance Company Limited
Coverage	Fiire & Allied Perils, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Hailstorms, Inundation, Burglary
Excess Deductible	5% of claims amount subject to minimum ₹5,000 for every loss



## WHAT IS NOT COVERED?



- Any premises involved in manufacturing activities
- Panels in the process of installation
- Manufacturing defects and errors
- Fire caused due to overheating due to increase in temperature
- Basement risk
- Goods held in trust
- Theft
- Electrical and Mechanical losses



## OTHER T&CS



- Solar panels with age less than 1 year are only covered
- Solar panels with a mounting system of Racking system/Tracking system are only covered
- Existing protection, detection, and alarm systems, if any, are to be in full operation at all times
- Policy will not cover any loss or damage for a period of 15 days from the inception date of the policy.
- Only installed solar panels and their components are covered under the policy

# SOLAR PANEL COVER CLAIMS PROCESS



## Step 1: Claim Intimation—Report the incident on

Claims Helpline No. **(+91-90213 23456)** or email us at **[care@bharatsure.com](mailto:care@bharatsure.com)** within 3 days of the incident. Provide the following information at the time of reporting:

Loss of Description	Cause of Loss	Policy Number
Loss of Description	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 <a href="mailto:care@bharatsure.com">care@bharatsure.com</a>
Level 2	Claims Manager	email at <a href="mailto:sakshi@bharatsure.com">sakshi@bharatsure.com</a>
Level 3	Program Manager	email at <a href="mailto:ragini@bharatsure.com">ragini@bharatsure.com</a>



**For Claims Query**  
Call on our Helpline Number  
**(+91-90213 23456)**



## Step-2: Claims Process

- Surveyor will be appointed within 5 days of receipt of intimation and visit the site to inspect the extent of damages (only for cases above 1 lac).
- Surveyor will issue list of documents to be submitted within 3 days of site visit
- Documents to be submitted within 30 days of the surveyor intimation as mentioned in the following list:



## Document Required

- Incidence Note – How the loss happened
- Photographs of the damage, Claim bill with all supporting documents
- 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
- Record of Labour involved in activities related to claim.
- Forensic Department and Laboratory test report, if applicable



## Step-3: Claim Settlement

- Tata AIG General Insurance 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.