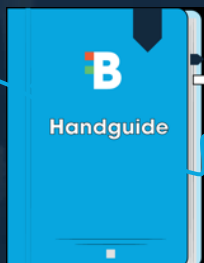



**SOLAR PANEL COVER:  
PRODUCT NOTE**


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

Particulars	Policy Features
<b>Sum Insured</b>	As per the cost of the solar panel
<b>Policy Period</b>	1 Year
<b>Coverage</b>	Self only
<b>Insurance Partner</b>	ICICI Lombard General Insurance
<b>Coverage</b>	a) Fire & Allied Perils, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Hailstorms, Inundation & Terrorist b) Burglary (Break-in cover included)
<b>Excess / Deductible</b>	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?

- 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



## 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](mailto: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
<b>Level 1</b>	Claims Helpline	Helpline No. +91 - 90213 23456 or email at <a href="mailto:care@bharatsure.com">care@bharatsure.com</a>
<b>Level 2</b>	Claims Manager	Email to <a href="mailto:Vaishali.gaikwad@bharatsure.com">Vaishali.gaikwad@bharatsure.com</a>
<b>Level 3</b>	Program Manager	Email to <a href="mailto:ragini@bharatsure.com">ragini@bharatsure.com</a>

## 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
<ul style="list-style-type: none"> <li>• Incidence Note – How the loss happened</li> <li>• Photographs of the damage</li> <li>• Duly filled and signed claims form</li> <li>• Repairs Estimate and copy of repair bills</li> <li>• FIR report in case of burglary and Fire brigade report in case of fire</li> <li>• Meteorological report in case of flood or cyclone.</li> </ul>

## 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.