

SHOP INSURANCE – POLICY HAN GUIDE



Following are the policy features of Shop Insurance:

PARTICULARS	POLICY FEATURES
Sum Insured	Upto 5 Lakhs
Policy Period	1 Year
Scope	Battery swapping stations
Insurance Partner	ICICI Lombard General Insurance
Coverage	Fire & Allied Perils, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood, Hailstorms, Inundation
Asset Covered	Building and Furniture & Fixtures
Excess / Deductible	5% of each and every claim subject to a minimum of Rs.10, 000/-

What is not covered?

- 1) Fire caused due to overheating due to increase in temperature
- 2) Basement risk
- 3) Goods held in trust
- 4) Theft
- 5) Burglary
- 6) Terrorist

SHOP INSURANCE – CLAIMS PROCESS AND DOCUMENTATION

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 sakshi@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:

Documents Required
<ul style="list-style-type: none">Incidence Note – How the loss happenedPhotographs of the damageDuly filled and signed claims formRepairs Estimate and copy of repair billsFIR report in case of burglary and Fire brigade report in case of fireMeteorological 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.