



# SOLAR PANEL COVER

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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	Tata AIG General Insurance Company Limited
Coverage	Fire & 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?

- 
- Kutcha construction
  - Solar panels which are in the process of installation
  - Any loss due to gradual wear and tear, unresolved maintenance, and/or gradual deterioration
  - Content lying outside the home premises
  - Manufacturing premises and manufacturing defects
  - Theft is not covered
  - Contents lying outside the insured premises
  - Electrical and Mechanical losses



# OTHER T&CS

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- Solar panels with age less than 5 years 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.