



## INTRODUCING PACKAGE INSURANCE POLICY COVERING SOLAR POWER INSTALLATIONS

Insurance is vital for solar installations across all types of industries, factories, offices, households and various similar kinds of properties.

Tata-AIG General Insurance Co.Ltd (Tata-AIG), has designed a package policy that covers the Solar Panel Installations, which are on a day-to-day basis, exposed to the risk of fire and allied perils and burglary along with a wide scope of cover against a variety of natural and man-made perils.

### BHARAT SOOKSHMA UDYAM SURAKSHA

**Scope of Cover** Damage to Property (Insured Value  $\leq$  Rs 5 Cr) due to Following Events are Covered

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage
- Riots, Strike, Malicious Damage
- Storm, Tempest, Flood, Cyclone, Inundation
- Impact Damage
- Landslide/ Rockslide
- Bursting/Overflowing of water tanks, Pipes
- Missile Testing Operations
- Leakage from Automatic Sprinklers
- Bush Fire
- Earthquake
- Terrorism
- Forest/Jungle Fire
- Spontaneous Combustion
- Theft within 7 days from occurrence of and proximately caused by any Insured Event

**In-Built covers also include :** Costs for removal of Debris; Cover for Specific Contents such as money, documents, information data; Start-up Expenses; Additions/Alterations and Extensions of Property; Professional fees charged by architects, surveyors etc; Costs compelled by Municipal Regulations

**Deductibles :** For In-Built Covers : Rs 5000 for each claim

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# BURGLARY

## Scope of Cover

Burglary or House break-in: theft following upon an actual forcible and violent entry of or exit from the premises by the person or persons committing such theft or Hold-up

## Deductible - Burglary Policy

5% of claim amount subject to minimum of Rs. 10,000 for every loss

## EXCLUSIONS\*

This insurance coverage is not applicable to losses caused by following events

### BHARAT SOOKSHMA UDYAM SURAKSHA

- Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to the popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- Loss, destruction or damage caused to the insured property by pollution or contamination  
Excluding (a) Pollution or contamination which itself results from a peril hereby insured against.  
(b) Any peril hereby insured against which itself results from pollution or contamination
- Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

### BURGLARY POLICY

- Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or persons.

### Policy Tenure

12 Months from date of inception of cover

### Premium Payment

Payable annually before policy inception date

### Claims Process

Claims to be intimated immediately on an event of loss on:  
Dedicated 24x7 Call Centre: Toll Free No: **1800 266 7780** or  
Sms: "**Claims**" to **58888/5616181** or send email to **general.claims@tataaig.com**  
Claim registration & allotment of the claim number within 1 working day  
Surveyor will be appointed, if necessary, within 48 hrs of claim intimation  
No Survey for claims up to Rs 1 lakh.  
Documents requirement will be notified within 7 working days  
Claims Settlement to be done in 7 working days after receipt of all documents/ clarifications

### List of Claims Document

Note: This is only an Indicative list of documents

Claim Form  
Purchase Invoice/ details of lost items  
Estimate of Repair/ Replacement  
List of Items damaged & evidence of Forcible entry/ exit  
FIR copy for theft & bodily injury cases  
Stock Register & Salvage Offer  
Final Bills & money receipts with detailed claim bill  
Fire brigade Report for major losses  
Paper clippings/ Weather report (for flood, major fire)  
Reinstatement to be completed in 12 months



**AUTHORISED CHANNEL PARTNER**

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**Disclaimer:** Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure / policy wordings carefully, before concluding a sale.

## Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170 Email: customersupport@tataaig.com

Website: www.tataaig.com IRDA of India Registration No: 108 CIN Number: U85110MH2000PLC128425 PAN: AABCT3518Q GST No: 27AABCT3518Q12W

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