

SolarTech Power Solutions

Solar panels and solar panels covered



Overview

Coverage varies dramatically by installation type: Roof-mounted panels are typically covered under dwelling coverage with higher limits, while ground-mounted systems fall under “other structures” coverage limited to just 10% of your dwelling coverage—potentially leaving expensive systems underinsured. Does your home insurance cover solar panels?

The list of perils your insurance provider covers varies from company to company, so make sure to check what is covered under your specific plan. A solar panels fire insurance, for instance, will most likely be looped in with other aspects of your primary homeowner’s insurance.

Does insurance cover rooftop solar?

While rooftop solar is typically covered in a standard policy, your insurer may or may not cover other types of installations, such as ground-mounted solar panels and solar panel carports. Whether or not these separate systems are covered depends on your insurer's policy.

Does homeowners insurance cover a roof leak after a solar panel installation?

Homeowners' insurance usually doesn't cover poor workmanship, so if you experience a roof leak after your solar panel installation, chances are your existing homeowner's insurance policy won't cover the damage. However, those damages might be covered through your solar installer's workmanship warranty.

How much does solar panel insurance cost?

The solar panel insurance cost will depend on various things like your location, your current coverage amount, the size and cost of your system, and your insurance company's plan. Claims for damaged solar panels would also vary based on your insurance plan, but likely follows the same process as other damaged property claims.

Are solar panels covered by a PPA?

If you subscribe to a PPA or lease your solar panels, a third party owns your system and is responsible for damage and maintenance. In this case, you will not be responsible for ensuring coverage, but you should talk to your lease or PPA provider before committing to make sure that any unforeseen damage will be covered.

What does a solar installer warranty cover?

Your installer warranty will cover any damage that occurs to your home or solar panels during the installation process. The list of perils your insurance provider covers varies from company to company, so make sure to check what is covered under your specific plan.

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