

# Protecting Your Solar Panel System with Your Homeowners Insurance

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Your new solar panel system can be expected to function as designed for many years and ultimately produce free electricity for you after the equipment is paid for in full. Very little maintenance should ever be required along the way. Still, it's important to know what your Solar Panel Warranty includes and how it works *alongside* your homeowner's policy to ensure the fullest protection of your system through its decades of performance.

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## What Is a Solar Panel Warranty?

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Your solar panel system warranty is your guarantee from the equipment manufacturer or your solar installation company. This type of warranty typically has two parts: the product and the performance.

*Product Warranty:* This is the portion of the warranty that covers the repair or replacement of solar panels and other equipment in the system in case of manufacturing defects or equipment failure. But, these warranties are less likely to cover acts of nature, like hail damage. That's where the homeowner's insurance is valuable.

*Performance Warranty:* This is the part of the warranty that ensures that your solar energy system will continue producing at least the established minimum amount of electricity. For example, a performance warranty often guarantees 90% output for the first ten years and 80% up to 30 years.

*IMPORTANT:* Make sure you understand whether the warranty includes labor costs for any repair or replacement under either of these two parts of your warranty.

## **Do I Really Need a Solar Panel Warranty?**

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Solar panels are engineered to withstand severe environmental conditions. Of course, even the most durable outdoor equipment can incur issues. Your solar panel warranty is, in effect, your solar panel insurance coverage protects you financially against equipment failure or underperformance of the panels. (See page 10 at the link above for more information.) Therefore, every solar panel you have installed should warrant your protection. Remember to include the warranty *costs* when comparing solar panel bids and the *coverages* between warranties.

## **Does Home Insurance Cover Solar Panels?**

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Examine your homeowner's policy limits and deductibles if you ever need to claim the solar panel insurance coverage under the policy. Some homeowner's insurance policies may include virtually all the coverages that a solar panel warranty provides. You will need to be sure there are no significant gaps in coverages. If your homeowner's policy offers substantially the same coverages as the solar warranty, you might not need a separate warranty.

## **How Long Is the Solar Panel Warranty?**

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Solar panel warranties vary widely between manufacturers and installation companies. But, generally speaking, product warranties are frequently about ten years, and performance warranties are often from 10 to 30 years. The better warranties, offering 30 years of coverage, sometimes include solar panel installation, shipping, and handling costs for panel replacement. Lesser warranties often cover just the panel cost.

## **Will My Solar Panel Warranty Transfer If I Sell My House?**

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Most solar panel warranties are transferable to the next owner of the home, but some companies do not allow coverage to be transferred from the original buyer. Be sure to confirm that your warranty is transferable before buying your solar equipment — especially if you plan to sell your house within the warranty period.

Be sure you are clear on the process for transferring your solar warranty seamlessly.

## **Your Solar Panel System and Solar Warranty**

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Only about five solar panels out of every 10,000 installed in the U.S. require replacement. Many last beyond 30-year warranties, according to the National Renewable Energy Laboratory. That means, with high-quality solar panels and warranty coverage, you can look forward to generating your own electricity for many years, well protected from equipment problems.

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**REMEMBER: DON'T ACCIDENTALLY VOID YOUR WARRANTY!**

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A solar panel warranty only remains in effect if the equipment is handled as instructed in the manufacturer's guidelines. This means, for example, that all components must be sized and installed correctly, and unlicensed workers must not perform repairs on your solar panels or other solar equipment.

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**For Questions About Solar Panel Systems & Warranty**

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Solarise Solar has helped many thousands of homeowners in locations throughout Colorado make the best possible investment in their solar panel systems. We also provide one of our industry's best warranties.

Ask for a FREE Energy Analysis to determine your solar panel system needs.

Call **Solarise Solar** at **(719) 733-9979**, or fill out our **online contact form** to schedule a free estimate for more information about solar panels and warranties.

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