



Photovoltaic panel coverage

Does homeowners insurance cover solar panels?

Solar panel insurance coverage is included in most homeowners insurance policies, which means no separate solar panel insurance is needed. Solar energy systems and the rooftop panels or tiles are largely considered a permanent attachment to your property, similar to a patio or a security system.

What is a dedicated solar panel insurance policy?

A dedicated solar panel insurance policy is designed to provide comprehensive coverage for your solar panel system. It often offers more extensive protection than what is provided by homeowners insurance.

Do I need insurance if I don't own solar panels?

If your insurer doesn't provide coverage or provides limited coverage for solar panels, then you may need a separate policy. As with homeowners insurance, some solar panel insurers may not cover wind or hail damage.

Do I need insurance coverage if I don't own the solar panels?

Will solar panels increase my home insurance?

Many insurance providers offer discounts on home insurance costs if you make the house more eco-friendly. Adding solar panels to power your home definitely fits the bill. The only way to know if the price of your homeowner's insurance will increase due to the solar panels is to speak with your insurance agent.

Does insurance cover roof-mounted solar panels?

Some insurers may not cover wind or hail damage to roof-mounted solar panels. If you have panels on top of a detached structure, such as a shed, it's possible the "other structures" coverage on your policy will cover them, but you should check with your insurer.

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.

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