

Solar Contractor Insurance Guide

Solar and battery installers carry a mix of roofing, electrical and construction exposures. Rooftop work is often rated close to roofing, battery work is reviewed carefully, and many carriers ask how long you have done solar specifically. This guide explains the coverage solar contractors typically carry and what to have ready before a call with a licensed DANESURE advisor.

COMMON RISKS, IN PLAIN TERMS

- A roof leaks after panels are mounted, sometimes months later
- A fire is traced back to a battery or electrical tie-in you installed
- A homeowner or visitor trips over equipment or materials on site
- A crew member falls from a roof
- Panels or batteries are damaged or stolen in transit, in storage or on site before they are installed
- A solar company you install for rejects your certificate because an endorsement is missing

COVERAGE TO CONSIDER

Must-have

General liability, including completed operations

Pays if your work damages someone's property or injures someone. Completed operations covers claims that show up after the job is finished, which is when many defect claims arrive. Most contracts ask for proof of it.

Workers' compensation

Pays medical bills and lost wages if an employee is hurt on the job. Most states require it once you have employees, full-time or part-time. Helpers paid as 1099s who can't show their own coverage can be counted as your employees at audit.

Commercial auto

Covers trucks, vans and trailers used for the business. A personal auto policy often won't pay a claim that happens while the vehicle is being used for work.

Likely needed

Tools & equipment (inland marine)

Covers your tools and equipment. General liability and auto don't cover your own tools and equipment.

Installation floater

Covers panels, inverters and batteries while they're in your truck, in storage or on site before the owner accepts the system.

As you grow

Professional liability (if you design systems)

If you do system design or engineering yourself, this covers mistakes in the design itself, which general liability usually excludes.

Umbrella / excess liability

Extra limits on top of general liability and auto, often required once you take larger commercial jobs.

If you install for a solar company, ask for its insurance requirements in writing. They usually set minimum limits and ask for additional insured status and a waiver of subrogation.

THINGS TO THINK ABOUT BEFORE THE CALL

- [] What share of your work is new installs, service on existing systems, detach-and-reset, and battery add-ons
- [] Whether your crews go on roofs, how high, and on what roof types (tile, shingle, flat)
- [] Who does roof penetrations and flashing, and who does the electrical tie-in and pulls permits
- [] Which battery brands you install, and any manufacturer or NABCEP certifications
- [] Whether you do any system design or engineering yourself
- [] How many people work for you, and whether any are paid as 1099 helpers or subcontractors
- [] Which vehicles are used for the business, who drives them, and whether any are titled personally
- [] A rough value of your tools and equipment, including anything rented or leased
- [] Whether you install as a subcontractor for a solar company, and that company's insurance requirements in writing

WHAT WE'LL NEED TO QUOTE YOU

- Your business name, contractor license number(s) and years in the trade
- A short description of the work you do, and the residential vs. commercial split
- Estimated annual revenue and payroll, and what you pay subcontractors
- Your current declarations pages, if you have insurance today
- 3 to 5 years of loss runs (claims history), if you have had coverage
- A vehicle list (year, make, VIN) and a driver list
- An equipment list with approximate values
- Years of solar-specific experience, and the typical system value you install
- Installation floater values (the most equipment you have in transit or on one site at once)

TALK TO A LICENSED ADVISOR

Call (623) 323-8385 (Monday to Friday, 8 AM to 5 PM MST), reply to our email, or book a time at danesure.com/book.

This guide online: <https://danesure.com/guides/solar>

This guide is general information to help you prepare. It isn't a coverage recommendation, a quote, or a promise of coverage - what you need depends on your operations and each carrier's underwriting. A licensed DANESURE advisor will review your situation with you.

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