

Solar panels and solar panels are covered





Overview

Are solar panels covered by insurance?

Certain types of damage are commonly excluded from standard policies: In 2025, some insurers in hail-prone areas have begun excluding or limiting wind and hail coverage for solar panels, requiring separate endorsements. The ownership structure of your solar system dramatically affects your insurance responsibilities and coverage options.

Are roof-mounted solar panels covered by homeowners insurance?

Most homeowners insurance policies treat roof-mounted solar panels as permanent fixtures, similar to built-in appliances or security systems. This means they typically fall under your dwelling coverage—the same protection that covers your home's structure.

Do solar panels affect home insurance?

As more homeowners consider installing solar panels, many wonder how these energy-saving additions might impact their home insurance. Solar panels can increase property value, reduce energy costs, and contribute to environmental sustainability. But with these benefits come questions about insurance coverage, premiums, and potential liabilities.

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.



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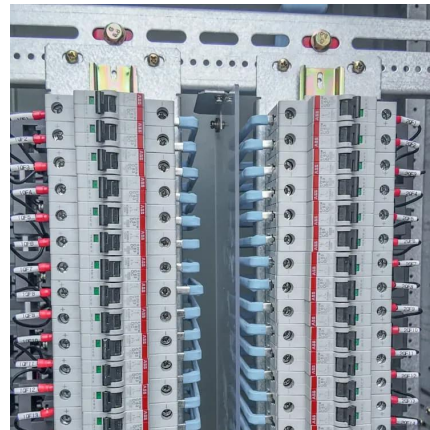


[Solar Panel Insurance 101: Everything You Need to Know](#)

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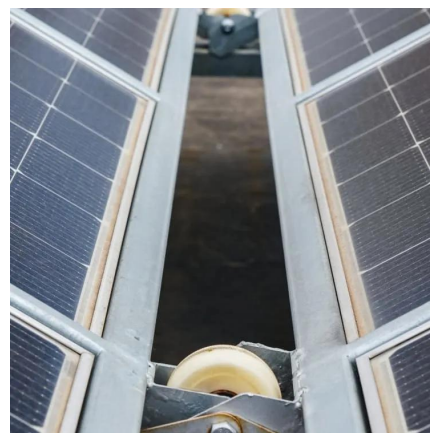
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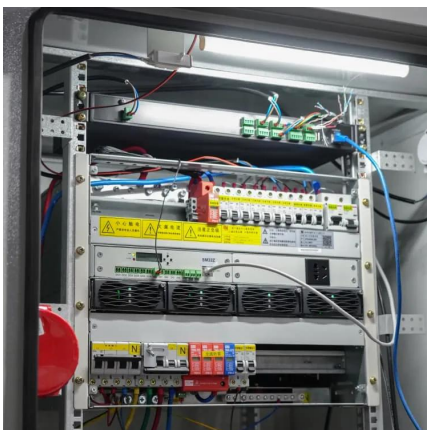


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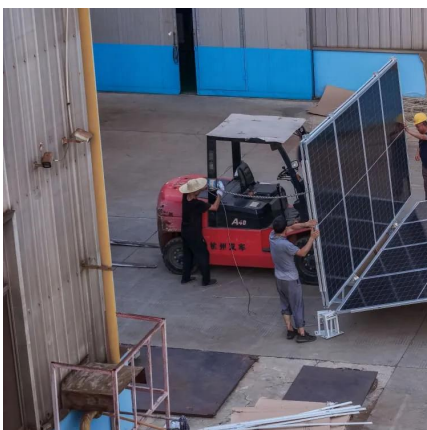
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Are Solar Panels Covered by Home Insurance? Do Solar Panels Increase Home Insurance Premiums? Some Solar Systems Might Need A Supplemental Policy What Happens If My Roof Is Damaged While Solar Panels Are Being installed? Leased and PPA Solar Panel Insurance The Insurance Might Not Cover Certain Disasters How Do You Protect Yourself Against Solar Panel Theft? What Happens If My Home Insurance Won't Cover The Panels? Solar Panel Insurance: The Bottom Line Yes, most home insurance policies do cover rooftop solar panels. By installing solar panels you are enabling your house to produce its own electricity. These rooftop solar panels are usually considered a permanent attachment to your property, similar to a patio or a security system and can, therefore, be considered a form of home improvement. See more on solarreviews Author: Aditya Gautam Solar Energy World



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