

Rooftop Solar Systems & Home Insurance

By Basil Housewright

A recent local newspaper article detailed resurgence in the sales of homeowner small-scale solar panel systems in our area. We have even received calls from current home insurance clients questioning the impact of adding a rooftop solar system on their home insurance. We caution the homeowner about installing the rooftop systems as most all of our home insurance carriers will not write a new home insurance policy for a home which has a rooftop solar panel system installed. The reasoning is the solar system is permanently attached to the roof which depending on how it is attached may actually increase the potential of roof leaks. Not to mention the vulnerability of damage to the panels during the violent hail and wind storms we have. The solar system becomes a part of the home when installed therefore typically would be covered under a typical homeowners insurance policy unless excluded. A tree limb falling on a typical roof without a solar system installed may not receive any damage at all but a large limb falling on a rooftop solar system could cause thousands of dollars of damage.

If you install a rooftop solar system and have a homeowners insurance policy in force then unless your particular carrier has an exclusion on the policy (which most typically do not) then it typically would be covered as the rest of your home for the perils your policy provides. A re-inspection before an annual renewal by your insurance company which is becoming more frequent from many carriers may result in a non-renewal of your home insurance policy. Then shopping for a new, replacement policy may be difficult as most home insurance carriers will not write a new home insurance policy for a home with a rooftop solar system.

I am neither a supporter or non-supporter of solar energy I just question the viability of a rooftop solar system which could render your home to become uninsurable or at least uninsurable by a broad form, competitively priced home insurance policy which would also cover the very expensive rooftop solar system. I would most defiantly recommend discussing the potential of you adding a rooftop solar system to your home with your current home insurance carrier before you do.

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