

Protecting Your Solar System After an Installer Closes

A Guide for Solar Energy System Homeowners



www.solarinsure.com

Using This Guide

After hundreds of solar company closures, we've seen that homeowners often have questions about what happens next when their installer shuts down—whether it's a large national company like Freedom Forever, Lumio, SunPower, Sunnova, Posigen, Titan Solar Power, or a local installer.

This guide explains what an installer closure can mean for your solar system, the key steps to take if your installer goes out of business, how to understand your warranty coverage, and a worksheet to help you keep all relevant information in one place.

Notable Bankruptcies in Residential Solar

Company	Filing Type	Date	Status
Freedom Forever	Chapter 11	April 2026	In proceedings
PureLight Power	Closure	December 2025	Shut-down operations
PosiGen	Wind-down	August 2025	Ceased most operations
Sunnova Energy	Chapter 11	June 2025	Most assets sold to Solaris
Lumio	Chapter 11	September 2024	Liquidated
SunPower Corporation	Chapter 11	August 2024	Key assets bought by Complete Solaria
iSun	Chapter 11	June 2024	Filed for bankruptcy protection
ADT Solar	Wind-down	January 2024	Closed
Titan Solar Power	Chapter 7	June 2024	Liquidated

This guide is general information for homeowners, not legal or financial advice. Coverage terms vary by manufacturer, installer, and warranty program. Read your own contracts and confirm eligibility directly with Solar Insure.

Main Types of Warranties



STAYS IN PLACE

Equipment warranty

Issued by the makers of your panels, inverter, and battery. An installer's bankruptcy does not void it, and you claim directly with the manufacturer.

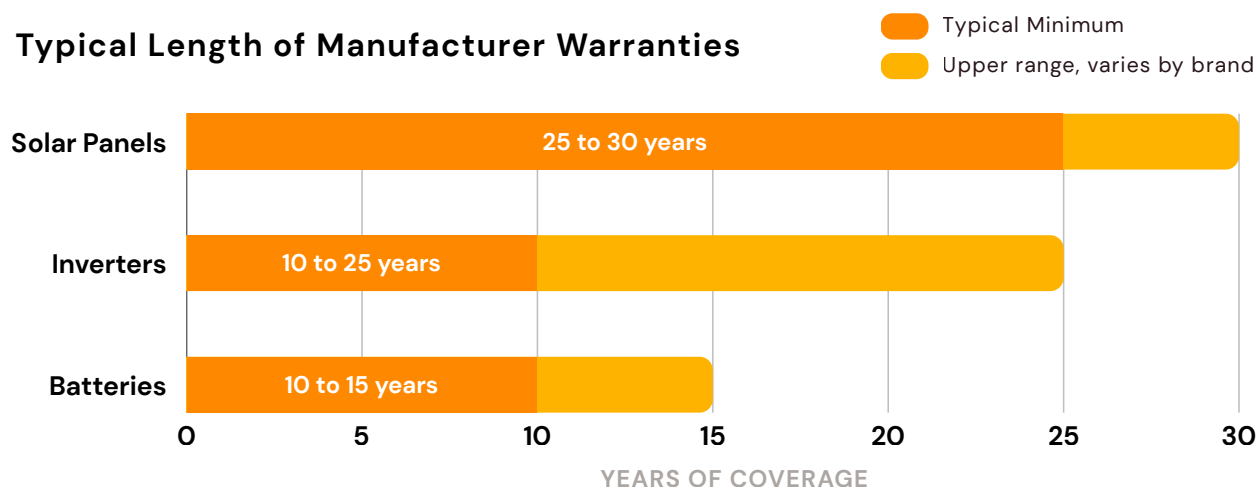


AT RISK IN BANKRUPTCY

Workmanship warranty

These warranties are written by the installer. In Chapter 7 or 11 these become unsecured claims that rank last and pay out slowly, partially, or not at all.

Typical Length of Manufacturer Warranties



All three are issued by the manufacturer, so this coverage survives an installer's bankruptcy. Confirm exact terms on your equipment data sheets.

Unaffected by Installer Bankruptcy

Equipment

Panels, inverter, and battery. The contract is held by the manufacturer, not the installer.

At Risk

Workmanship

Labor, roof penetrations, and wiring. Written by the installer, terms vary by installer.

At Risk

Installer Guarantees

Any guarantee or commitment made by the installer verbally, in writing, and/or countersigned.

Your Action Plan if Your Installer Just Closed

1 Pull these documents

- The original installation contract
- The equipment cut sheets or manufacturer information for major components (panels, inverter, optimizers, battery)
- The loan, lease, or PPA paperwork from the financing company

2 Confirm who owns the system

Cash and loan customers own the equipment outright. Lease and PPA customers do not. The financing company owns the equipment and is responsible for finding a new operations and maintenance provider. A quick call to the lender tells you which applies and where to get service.

3 Keep paying the loan or lease

The loan or lease is a separate contract with a separate company. The installer's status does not change the financing obligation. Stopping payments creates issues that are far harder to unwind than the warranty question itself.

4 Document everything going forward

Keep a folder, digital or physical. Every email, every service request, every error code from the inverter app. If the system needs work two years from now, that documentation is what makes the conversation with a new service provider faster and cheaper.

SOLARDETECT BY SOLAR INSURE

If your installer is gone, your system does not have to be. SolarDetect provides monthly monitoring and repair dispatch so an orphaned system still has someone watching it. Eligibility depends on system age, equipment, and inspection results. Check eligibility through Solar Insure directly.



Your Action Checklist

FIRST, GATHER THESE DOCUMENTS

- Original installation contract.** The signed agreement with your installer.
- Equipment data sheets.** Make and model details for your panels, inverter, and battery.
- Financing paperwork.** Your loan, lease, or PPA agreement.

NEXT, WORK THROUGH THESE SEVEN STEPS

- Confirm who owns the system.** Cash and loan owners own the gear. Lease and PPA customers do not, so the financing company arranges service.
- Keep paying the loan or lease.** It is a separate contract. Stopping payments hurts your credit and is harder to undo than the warranty question.
- Line up system maintenance and repair.** Look into SolarDetect for monthly monitoring and repair dispatch on an orphaned system.
- Start a documentation folder.** Save every email, service request, and inverter error code from here forward.

My Solar System Details

Fill this in once and keep it with your install paperwork. If you ever need a new service provider, this page saves weeks of digging.

SYSTEM & OWNERSHIP

Installer Name

Install & PTO Date

System Ownership

Financing Company Contact

Cash Loan Lease PPA

Monitoring Platform

Monitoring Login/Email

EQUIPMENT & WARRANTY INFORMATION

COMPONENT

MAKE & MODEL

WARRANTY DETAILS

Solar Panels

Inverter

Optimizer

Battery

Workmanship Warranty Provider

Workmanship Warranty Duration (yrs)

Production Guarantee?

No Yes kWh payout: \$ _____

Independent Warranty (e.g., SI-30 Warranty)

Certificate or Policy Number

Independent Warranty Contact

Peace of mind starts here.

Already have a system, no installer?

Explore SolarDetect for monthly monitoring and repair dispatch on an orphaned system.

detect.solarinsure.com

Shopping for solar?

We can help you find a reliable solar installer through our Certified Provider network. Contact our team.

solarinsure.com/contact-us



www.solarinsure.com

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