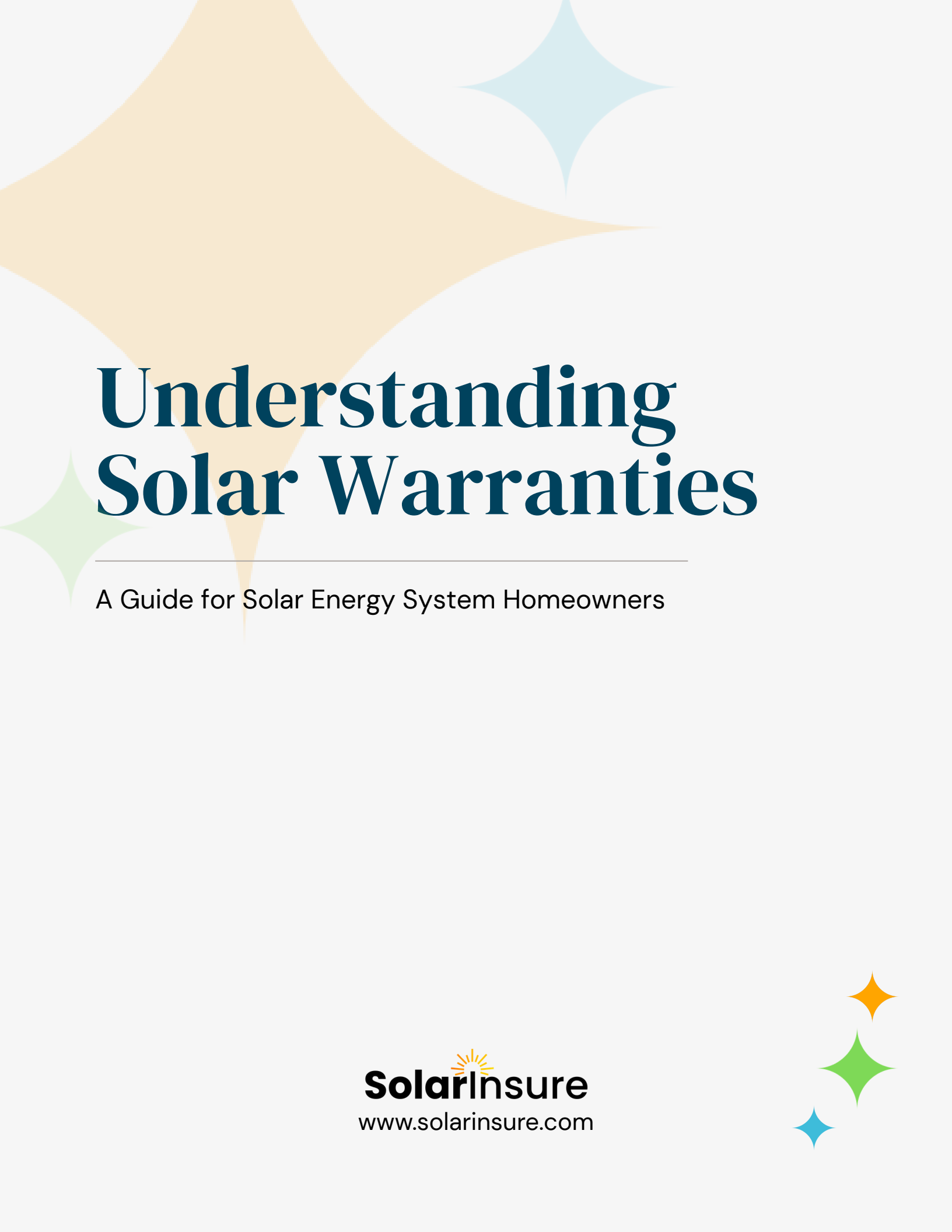




# Understanding Solar Warranties

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A Guide for Solar Energy System Homeowners

# Typical Solar Warranties & Coverage

Every solar system carries three separate warranties, each covering a different piece of your investment. Here's what each one does, and where the standard coverage falls short.

## CONTRACTOR WARRANTY

### Workmanship & Installation

Issued by: Installer

Covers the quality and integrity of the installation.

Typical term: ~5 to 15 years

## MANUFACTURER WARRANTY

### Equipment Performance

Issued by: Manufacturer

Each manufacturer covers defects of major equipment.

Typical term: ~10 to 25 years

## INDEPENDENT WARRANTY

### Solar Insure Warranty

Issued by: Certified Provider

Fills the gaps standard warranties don't cover, like parts, labor, and truck rolls.

SI-30 by Solar Insure: 30 years

| Service Event               | Manufacturer Warranty                                         | Installer Workmanship Warranty                          | Solar Insure SI-30 Warranties                                     |
|-----------------------------|---------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------------|
| Microinverter replacement   | <b>Part only</b><br>Labor + Truck roll on homeowner           | <b>Not applicable</b><br>Equipment failure, not install | <b>Applicable Coverage</b><br>Part, labor, and truck roll         |
| String inverter replacement | <b>Part if not expired</b><br>Often expired by year 10-12     | <b>Not applicable</b><br>Equipment failure, not install | <b>Applicable Coverage</b><br>Part, labor, and truck roll         |
| Solar panel replacement     | <b>Part only</b><br>Up to 25 years, no labor                  | <b>Not applicable</b><br>Unless damaged during install  | <b>Applicable Coverage</b><br>Part, labor, and truck roll         |
| Battery module replacement  | <b>Part within terms</b><br>Typically 10 years + cycle limits | <b>Not applicable</b><br>Equipment failure              | <b>Applicable Coverage</b><br>SI-30 Total, SI-30 Battery coverage |
| Roof penetration repair     | <b>Not applicable</b><br>Install work, not equipment          | <b>Within terms</b><br>Dependent on the cause           | <b>Applicable Coverage</b><br>Within 3" of mounting hardware      |

## What's never covered

Universal exclusions across every warranty type, might be covered by homeowners insurance.

- Weather, hail, lightning, hurricane damage
- Theft, vandalism, falling trees, animal damage
- Power surges from the utility grid
- DIY work or modifications by unauthorized parties
- Re-roofing labor when the roof needs replacing



# Typical Costs of Service

When a solar component fails out of warranty, the homeowner pays for it. Here's what those repairs typically cost based on contractor pricing observed across the residential solar market.

| Service Event                                                            | Part              | Labor           | Truck roll    | Service Total            |
|--------------------------------------------------------------------------|-------------------|-----------------|---------------|--------------------------|
| <b>Microinverter replacement</b><br>One failed unit on a 20-unit array   | \$400 - \$700     | \$200 - \$400   | \$150 - \$300 | <b>\$750 - \$1,400</b>   |
| <b>String inverter replacement</b><br>Full unit, central inverter system | \$1,500 - \$2,500 | \$400 - \$700   | \$150 - \$300 | <b>\$2,050 - \$3,500</b> |
| <b>Solar panel replacement</b><br>Single panel removed and replaced      | \$300 - \$500     | \$400 - \$800   | \$150 - \$300 | <b>\$850 - \$1,600</b>   |
| <b>Battery module replacement</b><br>Single module on a modular battery  | \$1,500 - \$3,500 | \$300 - \$600   | \$150 - \$300 | <b>\$1,950 - \$4,400</b> |
| <b>Roof penetration repair</b><br>Leak repair around array mounting      | \$100 - \$300     | \$400 - \$1,000 | \$150 - \$300 | <b>\$650 - \$1,600</b>   |

## 30-YEAR AGGREGATE EXPOSURE

# \$3,500 - \$12,000+

A typical homeowner's uncovered repair burden across the life of a 20-panel residential solar system, based on the failure rates and unit costs above.

*A battery systems after manufacturer warranty can push exposure significantly higher.*

# Questions to Ask Your Solar Sales Rep

## **Does the warranty cover labor and the diagnostic visit, not just parts?**

The replacement panel is rarely the biggest line item. The labor and truck roll to diagnose and replace it is where most of the repair cost lives over 30 years.

## **How long is the workmanship warranty, and what voids it?**

Contractor workmanship terms vary from 1 to 15+ years. The longest workmanship warranties signal a contractor confident in their installation quality.

## **Does the warranty transfer to a new homeowner, and at what cost?**

Some warranties transfer at no cost. Some charge a fee. Some don't transfer. The answer affects your home's resale value over the next 25 to 30 years.

## **Is there an independent warranty included?**

Most independent warranties stay valid regardless of installer or manufacturer status and typically cover the cost of parts. Look for Solar Insure SI-30 in your proposal.

## **What's the financial backing behind the warranty?**

A long-term warranty is only as strong as the company standing behind it. Solar Insure SI-30 is backed by an A.M. Best A+ rated insurance carrier.

# 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](https://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](https://solarinsure.com/contact-us)



[www.solarinsure.com](https://www.solarinsure.com)

*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.*