



# **Solar Insure** Claims Guidelines for Resellers

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# Executive Summary

Thank you for choosing Solar Insure. We aim to make the claims process fast and efficient.

To ensure claims are filed correctly, please carefully read and strictly follow the instructions in this guide. Delays may occur in approving a claim if all required documentation is not provided when a claim is submitted.

This guide provides our customers the information to properly process covered claims resulting in claim approval and payments in 7 to 10 days.

***In order to issue a claim payment, the warranty must be paid and received by Solar Insure.***



# 1. Claim Process for Repairs



## Step 1: Registered Homeowner

*Verify the Homeowner has a registered warranty with Solar Insure.*

The Solar Insure Web Platform contains all details of registered warranties. Please reach out to the contacts on page 9 for further assistance if needed.



## Step 2: Make Repairs

Solar Contractor will then perform the repair work and invoice Solar Insure for the balance that the manufacturer did not cover. Repairs must be made before a claim can be submitted.



## Step 3: Submit RMA

Solar Contract will request a reimbursement from the manufacturer when one is available. That amount will be included in the invoice that is submitted with the claim.



## Step 4: File a Claim

Solar Contractor must file the claim with Solar Insure within 60 days from the repair date. If a claim is submitted after 60 days it may be denied. Solar Insure will then reimburse the contractor for the remaining claim amount that the manufacturer did not cover.

Warranty Claim Form can be found [here](#)

### Upload the following documents:

1. Photos of inverters with serial numbers
2. Photos of panels with serial numbers
3. Photos of leaks, location and leak repairs
4. Invoice
5. Any other documents that support the claim



## Step 5: Receive Claim Payment

Allow 7-10 business days for a warranty specialist to complete processing for the claim and issue a check.



## 2. Repair Rates



The following are payout guidelines for repair work:



The maximum payout is **\$300 per truck roll** (depending on the distance).



The maximum truck roll of \$300 is calculated by **(contractors truck roll rate - manufacturers reimbursement)**. If the manufacturer's truck roll reimbursement is no longer in effect the calculation will be the contractor's truck roll rate not exceeding \$300.00



**2 truck rolls maximum** per claim.



**\$125 per hour** is the maximum allowed repair rate (billed in 15-minute Increments) for labor on covered claims for all components.



**Claims Caps:** There is a payout cap per claim of 4 hours of labor for a single inverter or panel repairs. For roof penetration repairs, there is a 10 hour labor cap. For claims that involve more than one panel or inverter, the labor hour cap maybe increased by Claims Department.

### 3. Manufacturer Reimbursement

When the manufacturer provides a labor reimbursement, Solar Insure will **cover the difference** for the additional cost to perform the repair service. Below is a sample invoice that shows how a payout works when the manufacturer has issued a reimbursement.

**Example:**

**Number of failed components = (1) Microinverter RMA**

Number of Truck Rolls = 1

Truck roll rate = \$250

**Distance traveled (roundtrip) = 20 miles**

Number of hours worked = 1

Labor Rate = \$75 / hr

Total - \$250 + \$75 = \$325

Enphase manufacturer reimbursement of \$150

Total paid out by Solar Insure = \$325 - \$150 = \$175

**Solar Company**

**Invoice**

**Solar Logo**

**BILL TO** Solar Insure

INVOICE #	DATE	TOTAL DUE	DUE DATE	TERMS	ENCLOSED
22-0047	02/23/2022	\$175.00	03/25/2022	Net 30	

SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
WARRANTY	Micro Inverter Replacement	1		
SERVICE	Labor Hour (s)	1	\$75.00	
	Truck Roll (s)	1	\$250.00	\$325.00
	Manufacturer Reimbursement			less \$150.00
				<b>Balance Due</b> \$175.00

Homeowner Name:

Defective PV Link serial number: XVT07-13786

Generac Case Number: 303649351

## 4. Claim Exclusions






The following items are not covered.  
Please check the list or contact a Solar Insure agent before submitting your claim.

*Workmanship, Homeowners Insurance claims, Production Loss, and Solar and Electrical Equipment Not Covered under Solar Insure Warranty. Other items that are not covered include Main Service Panel issues, breaker or fuse issues, conduit issues, J Box, Soladeck, Combiner box wiring issues, cell kits, extreme weather events (storm, high wind, hail and subsequent impact damage), Firmware Updates, low voltage v=conditions, monitoring connection Issues (failure if wifi to connect to gateway or hardwiring of gateways or envoys), power Surges, Non Authorized PPA/Leased Systems, production Guarantees, schedule related issues, re-roofing or replacing of shingles, tile and other roofing materials due to damage from solar and the installation, roof penetrations beyond 3" outside the roof attachment, harm caused by foot traffic, leaks triggered by falling tree limbs or wind-driven debris, roof damages (if the roof was altered after installation), damage to the interior from leaks, system expansion/additions without verification, water damage due to ice dams, any workmanship, wiring and improper installation issues, removing and reinstall of systems for roof repairs or replacement, damage from critters. This list is not all inclusive and other issues that might fall under the category of workmanship would not be covered. If a system is not completed by the installation company, or any system repairs that are needed to completed PTO would not be covered by this warranty.*



# Quick Reference Guide

30 Year Warranty Coverage Quick Reference sheet

COVERED CLAIMS	INDUSTRY AVERAGE CLAIM COST	INFORMATION NEEDED FOR COMPONENT FAILURE
 <b>Inverter Failures</b>	\$125 - \$450	<ul style="list-style-type: none"> <li>• RMA reimbursement</li> <li>• labor hourly rate</li> <li>• truck roll rate</li> <li>• # of truck rolls</li> <li>• # of failed components</li> <li>• (in the case of component failures that exceed our industry standards, we will ask for pictures)</li> </ul>
 <b>Panel Failures</b>	\$250 - \$550	<ul style="list-style-type: none"> <li>• RMA reimbursement</li> <li>• labor rate</li> <li>• truck roll rate</li> <li>• # of truck rolls</li> <li>• # of failed components</li> <li>• (in the case of component failures that exceed our industry standards, we will ask for pictures)</li> </ul>
 <b>Roof Penetrations</b>	\$250 - \$1,000	<ul style="list-style-type: none"> <li>• labor rate</li> <li>• truck roll rate</li> <li>• # of hours in labor</li> <li>• # of truck rolls</li> <li>• # of failed components</li> <li>• pictures of the site of installation and penetration</li> </ul>
 <b>Batteries</b>	\$250 - \$500	<ul style="list-style-type: none"> <li>• Labor Rate</li> <li>• Truck roll rate</li> <li>• Battery replacement – Under 30% Capacity</li> <li>• # of hours in labor</li> <li>• # of truck rolls</li> <li>• Pictures of components and diagnosis</li> </ul>
 <b>Racking</b>	\$250 - \$500	<ul style="list-style-type: none"> <li>• Labor Rate</li> <li>• Truck roll rate</li> <li>• Racking and railing</li> <li>• # of hours in labor</li> <li>• # of truck rolls</li> <li>• Pictures of components and diagnosis</li> </ul>



# Contact Us

Solar Insure is here to help!

**We offer 24/7 support through:**

**Call us:**

714.625.8204

**Webchat:**

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

**Customer inquiry form:**

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

**Email:**

[claims@solarinsure.com](mailto:claims@solarinsure.com)

