



# Basis for division of liability for photovoltaic panel damage

Are solar panels liable for bodily injury & property damage?

While litigation involving solar panels is sparse, the following scenario highlights the potential bodily injury and property damage claims that manufacturers, installers and disposers may face. A manufacturer establishes a processing plant in Rural Town, USA.

What is a photovoltaic insurance policy?

A major component of operation-and-maintenance costs for commercial or utility-scale photovoltaic (PV) systems is insuring against losses from physical damage or liability for losses caused to others (Speer, Mendelsohn, and Cory 2010).

Does homeowners insurance cover PV systems?

For residential homeowners, PV systems are covered under homeowners' policies that cover both property and liability exposures. Property coverage includes the dwelling with attached fixtures, such as rooftop PV systems and detached structures.

Why is insurance important for photovoltaic plant operations?

Insurance is important to several aspects of photovoltaic (PV) plant operations. Insurance is often a prerequisite for financing, operating permits, interconnection agreements, and leases or as part of a power purchase agreement for an on-site PV system. The history of insurance for PV systems is short compared to other types of assets.

Can a class member claim damages for solar panels?

Class members have claimed damages for the lost use of their solar panels and inverters due to the alleged problems with the solar panels. They are unable to generate electricity from their roof surfaces as intended.

What insurance do PV installers need?

At minimum, installers, contractors, and project designers should provide proof of general liability and professional liability insurance (also known as errors-and-omissions insurance). Professional liability insurance covers claims arising from PV system design, consulting, engineering, or installation.

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