



How to insure your own photovoltaic panels





Overview

To insure solar panels, you can either add an endorsement to your existing homeowners insurance policy or purchase a separate policy specifically for your solar panels. Contact your insurance provider to discuss the best option based on your needs and the value of your solar panel. Yes, most homeowners insurance policies do cover solar panels, but the extent of coverage depends on several key factors including how they're installed, whether you own or lease them, and your specific policy terms. As solar adoption continues to surge in 2025—with residential installations. Adding solar panels to your home is a major investment, and protecting that system starts with understanding solar panel insurance. However, owners risk substantial financial losses from weather events, theft, vandalism, or accidental damage without adequate insurance. Solar installation insurance offers complete protection against an unexpected financial blow, which can be caused by partial or complete damage to the panel system, theft, or an accident directly related to the solar installation. It's important to inform your insurer about solar installations to be sure you've got adequate coverage.



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[Solar Panel Insurance for Homeowners - SmartFinancial](#)

Learn about when you should get solar panel insurance, how to purchase it and practical ways you can avoid filing a claim.

[Solar Panel Insurance 2025: Protect Your Investment](#)

Learn how solar panel insurance protects against storms, theft, and damage. Compare coverage options to safeguard your \$20k-\$30k solar investment.



[Essentials of Solar Insurance \[Protect Your Panels\]](#)

Protect your green energy investment with the right insurance. Learn about solar insurance coverage options and details for peace of mind and security.

[A Homeowner's Guide to Solar Panel Insurance](#)

Can you insure your solar panels, and how does solar panel insurance coverage work? Check our latest guide to insurance for solar panels ...



[Solar Panel Insurance: An Ultimate Guide 2026](#)

Can you insure your solar panels, and how does solar panel insurance coverage work? Check our latest guide to insurance for solar panels to learn more.



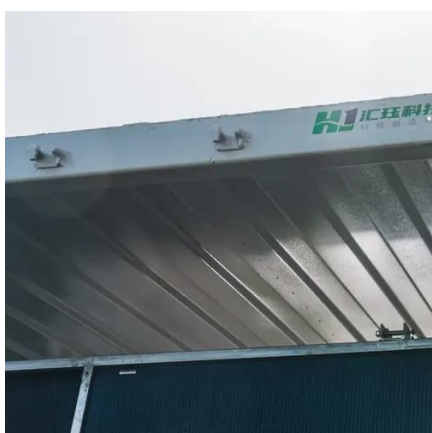
[Solar Panel Insurance 101: Everything You Need to Know](#)

Curious how solar panels and home insurance works? Learn how adding solar can affect coverage and premiums and protect your investment!



[Homeowners Insurance and Solar Panels , The Zebra](#)

Below, we'll cover the process of getting the right insurance coverage for your solar panel system and address common concerns about this investment in renewable energy.



[Does Homeowners Insurance Cover Solar Panels? Complete 2025 ...](#)



Comprehensive guide to solar panel insurance coverage. Learn about premiums, claims, owned vs leased panels, and state requirements. Updated for 2025.



[Solar Panel Insurance: ThompsonBaker's 2026 Coverage Guide](#)

Protect your solar panels with ThompsonBaker's homeowners insurance guide. Discover coverage details, potential gaps, and how to safeguard your investment.

[Protect Your Solar Investment: Smart Insurance Options for ...](#)

From coverage extensions on existing policies to dedicated solar insurance plans, today's market offers various solutions tailored to homeowners' specific needs. Learn how to secure ...



[A Homeowner's Guide to Solar Panel Insurance](#)

As solar energy adoption grows exponentially across the United States, homeowners must understand the risks and work with insurance providers to ensure their solar systems have comprehensive ...



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