

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for owners and operators of solar, wind, and battery storage projects. Priorities reflect typical exposure for this class; confirm against your actual projects and contracts.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Property (All Risk, Including Hail)	Hail caused 73% of insured solar losses by value in 2026 research.	CORE
☐ Business Income / Revenue Loss	Covers lost power and REC revenue while damaged equipment is replaced.	CORE
☐ Equipment Breakdown	Covers inverter, transformer, turbine gearbox, and battery failures without outside damage.	CORE
☐ General Liability	Covers injury and property damage to neighbors, landowners, and visitors.	CORE
☐ Umbrella / Excess Liability	Adds limits over general liability, auto, and employer's liability; often required by lenders.	PREVALENT
☐ Pollution Liability	Covers runoff and smoke from battery fires and transformer oil spills.	PREVALENT
☐ Workers' Compensation	Covers technicians working with high voltage, heights, and heavy equipment.	PREVALENT
☐ Cyber Liability	Covers attacks on SCADA and plant control systems.	PREVALENT
☐ Commercial Auto	Covers service trucks traveling between remote sites.	SITUATIONAL
☐ Builder's Risk / Delay in Start-Up	Covers repowering, expansions, and new projects under construction.	SITUATIONAL
☐ Contingent Business Income	Covers revenue lost when a grid outage or transmission failure off site stops delivery.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by renewable energy owners is a catastrophe sublimit. Many property policies put hail under a broad severe-convective-storm definition with its own sublimit and deductible, and wildfire definitions can pull in equipment-started brushfires — the two largest solar loss drivers. Read how hail and fire are defined and limited, compare the sublimit to your largest project's value, and keep stow and module-hardening records ready for renewal.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.