# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-SOLAR-CHK Rev. 09-2026

## SOLAR INSTALLER — COVERAGE CHECKLIST

*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 solar and battery installers. Priorities reflect typical exposure; confirm against sales model and battery work.*

**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 |
|---|---|---|---|
| ☐ | **Commercial General Liability (incl. Products-Completed Operations)** | Covers injuries and damage during work and after it's finished. | CORE |
| ☐ | **Workers' Compensation** | Required in most states. | CORE |
| ☐ | **Professional / Errors & Omissions** | Covers design and system-performance claims — excluded from GL. | PREVALENT |
| ☐ | **Installation Floater / Inland Marine** | Covers panels and batteries in transit and before acceptance. | CORE |
| ☐ | **Commercial Auto** | Covers service vans and trucks. | CORE |
| ☐ | **Umbrella / Excess Liability** | Adds limits many customers and GCs require. | PREVALENT |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed gap for this class is coverage for how systems are sold and designed. The 30% homeowner tax credit ended for systems placed in service after 2025, and customers promised savings or credits they didn't get may sue over the sale — claims general liability doesn't cover. Installers should carry E&O, review sales claims before contracts are signed, and back workmanship warranties with a third-party program.*