

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.

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.