

## Wrong place, wrong time!

*Be ready when life happens. These solar contractor situations illustrate the variety of environmental exposures that could affect your customer!*



### Roof-Penetration Water Intrusion:

A residential solar contractor installs a 7kW rooftop system on a two-story home, completing the project in early spring. By autumn, the homeowner notices discoloration on the living room ceiling after a series of heavy storms. A roofing inspector discovers that several mounting point lag bolts were not properly flashed or sealed, allowing water to seep into the attic over several months. The moisture damage spreads to insulation, drywall, and nearby framing, and mold remediation becomes necessary. The contractor faces a liability claim totaling thousands of dollars, driven by both the interior repairs and the cost of correcting the installation defects.



### Panel Damage During Hoisting:

During a commercial installation on a flat roof warehouse, a crew uses a mechanical hoist to lift pallets of solar panels to the roof. One of the lifting straps—worn and overdue for replacement—snaps under load. Three panels fall approximately 20 feet, shattering on impact and damaging the building's rooftop HVAC ductwork. The incident halts the project for two days while the area is secured and repairs are arranged. The resulting claim includes the cost of replacement panels, HVAC repairs and labor delays.



### Electrical Fire from Faulty Wiring:

A technician working on a residential solar installation improperly terminates several MC4 connectors, leaving them vulnerable to arcing. Two months after the system is commissioned, the homeowner smells smoke coming from the attic and calls the fire department. Firefighters extinguish a small but dangerous electrical fire that damages rafters, insulation, and part of the home's electrical system. Investigators trace the cause to the poorly crimped connectors inside a junction box. The contractor faces a liability claim covering structural repairs, electrical replacement and smoke remediation.

## Solar Contractors

### Claims Scenarios



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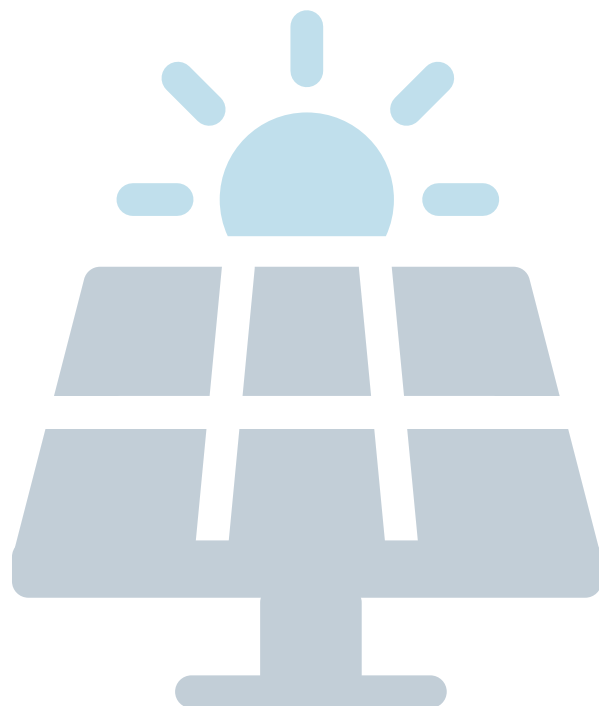
### Trenching Damage to Underground Utilities:

While trenching for conduit on a farm property, a contractor strikes an unmarked irrigation line and, moments later, a buried telecommunications cable. The crew had relied on outdated site maps and did not verify all utility locates before beginning excavation. The damaged irrigation system disrupts farm operations, and the telecom provider must dispatch a crew to repair the severed line. The contractor faces a claim that covers repairs, service interruptions and emergency response fees.



### Fire from Rodent-Chewed Wiring:

A business owner experiences a small rooftop fire after rodents chew through exposed DC wiring beneath the solar array. The original contract specified rodent-resistant conduit, but the contractor omitted it to save time during installation. When the damaged wiring arcs, it ignites nearby debris and roofing material. Although the fire is contained quickly, repairs to the roof, wiring, and system components total thousands of dollars. The contractor is held liable for failing to follow the agreed-upon installation specifications.



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