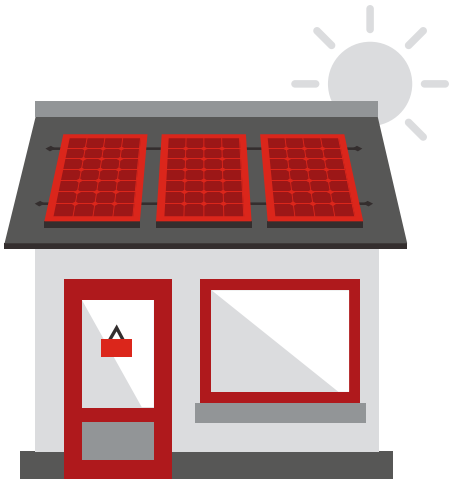
WORKING TOGETHER TO MANAGE BUSINESS RISK

Solar Power Systems

Not just sunshine and savings

Solar power systems convert sunlight into electricity, which can help businesses reduce energy costs and improve sustainability. As one of the world's fastest-growing energy sources, solar technology has become an increasingly attractive investment for commercial properties.

Like any business asset, solar systems perform best when they're professionally designed, properly installed and regularly maintained. A little planning upfront can help to reduce the risk of faults, fire, weather damage and costly interruptions to your business.



Shine a light on your installer

A solar power system is only as reliable as the people who design and install it. Choosing a qualified provider can help to protect your investment and ensure the system complies with relevant requirements.

Before signing on the dotted line, make sure:

- The installer is appropriately licensed and registered to carry out the work. You can verify this using the Electrical Workers Registration Board (EWRB) public register.
- The installer has experience installing systems on buildings similar to yours, with comparable roof types and system sizes.
- The scope of work clearly outlines who will install, inspect and certify the system.
- Warranties are available for panels, inverters, batteries, mounting systems and workmanship.
- To review any limitations of liability in the supplier's contract so you understand what is not covered and what recourse is available if issues arise.
- A maintenance and support plan is included.

Plan before you power up

Not all solar installations are the same. The design, equipment selection and installation methods can have a significant impact on safety, performance and long-term reliability.

Before committing to an installation, ask:

- Is the roof or structure suitable for the additional weight and wind loading?
- Are council consents or electricity distributor approvals required?
- What maintenance will be required and who can perform it?
- What warranties apply and what could affect warranty cover?
- Is surge protection recommended for the site?

Getting your paperwork in order

If you're connecting the solar system to the electricity network, you'll need approvals and compliance documentation to show the installation has been designed, inspected and connected safely and correctly.

Keep these records alongside warranties, maintenance reports and repair history. They can be invaluable for insurance discussions, warranty claims and future service work.

SUNCORP
PART OF SUNCORP NEW ZEALAND

Important documentation

Document or approval	Why it matters	What to retain
Electrical workers registration board licence and endorsement	Shows the installer and inspector are appropriately authorised for the work	Licence details, endorsement details and business contact details
Certificate of Compliance, Record of Inspection and Electrical Safety Certificate	Evidence the work has been certified, inspected and made safe to connect	Final copies, test results, product documents and diagrams

Come rain or shine

Solar systems are designed to operate outdoors, but severe weather can still take its toll. High winds, hail, lightning, flooding, heavy rain and debris can damage panels, cabling, inverters and battery systems.

After storms, it's usually a good idea to inspect your system from a safe distance and arrange professional assistance if anything appears damaged, loose or out of place.

Risk area	Practical actions
Roof-mounted systems	Check for shifted panels, loose cabling, damaged flashings or signs of water ingress
Ground-mounted systems	Keep grass, trees, debris and stored materials clear of equipment
Snow or debris loading	Arrange safe removal if loading may affect panels, supports or roof structures
Lightning or surge events	If faults appear after a storm, arrange inspection by a qualified technician and consider surge protection as part of system design

Managing your battery storage

Battery storage systems can provide backup power and improve energy efficiency, but they can require careful management.

To help reduce risk:

- Keep batteries, inverters and switchgear accessible for maintenance and inspection.
- Ensure battery systems are installed in suitable locations with appropriate ventilation.
- Keep combustible materials away from electrical equipment.
- Contact a qualified technician if a battery becomes damaged, unusually hot, swollen, leaking or produces unusual odours.
- Ensure staff know who to contact if warning lights, alarms or fault codes appear.

Keep an eye on performance

When it comes to solar power, prevention is often cheaper than repairs.

Solar panels don't usually need constant attention, but they shouldn't be out of sight and out of mind either.

Routine maintenance may include:

- Visual inspections.
- Panel cleaning.
- Electrical testing.
- Thermal imaging inspections.
- Cable and connector checks.
- Performance monitoring and data reviews.

Don't be left in the dark

Every business with a solar installation should have a basic emergency plan.

Make sure your team:

- Know where isolation switches are located.
- Have installer and service provider contact details available.
- Advise emergency responders that solar panels and battery storage systems are installed on site.
- Understand reporting and escalation procedures if faults are identified

Being prepared can make all the difference when the unexpected happens.

Protecting your investment

A professionally designed, installed and maintained solar power system can provide years of reliable service and could help to lower operating costs. By choosing qualified providers, keeping the right records, maintaining equipment and responding quickly to issues, businesses can reduce risk and may protect the long-term value of their investment.

Visit **vero.co.nz/risk-profiler** to check out our other risk guides for more tips and in-depth information about managing risk.

vero

RMA2 SOLAR **08/26**