

INSURANCE CLAIM SETTLEMENT HAIL DAMAGE ON FARMERS ROOF

The primary reason to be insured, is to have unexpected damage compensated by your insurer. That way, you do not have to bear unexpected high costs yourself. But what steps have to be undertaken when there is damage on an installation? This article will explain these 6 steps through a case. Last year summer, a big hail storm heavily damaged a farmers' roof that was covered with solar panels. This resulted in a 100% (visibly or not visibly) damaged installation, with a damage worth more than €250.000,00. But how do we finally end up at the point of payment?

July 1st 2016 • Insurance-taker reports damage

1
step

On or right after the day of hail damage, the insurance-taker, in this case a large company that rents farmers' roofs for large installations, reports the damage to the insurer. Solarif is a broker, that stands between the insurance-taker and insurer. Therefore, the damage is reported to Solarif.

July 5th 2016 • Solarif starts processing damage claim

Ideally, Solarif processes the damage claim within 5 days after they are reported. The processing means that a research starts to determine what the exact damage claim amount is. This amount is determined through one or more damage-expert(s). Because, both visible and invisible damage of the installation can be present. These two kinds of damage have to be determined in different ways, therefore two damage-experts are present. Invisible damage expresses itself through decreased strength of the panels. Visible damage is shown in the photo's below, showing clear cracks in the panels.

2
step



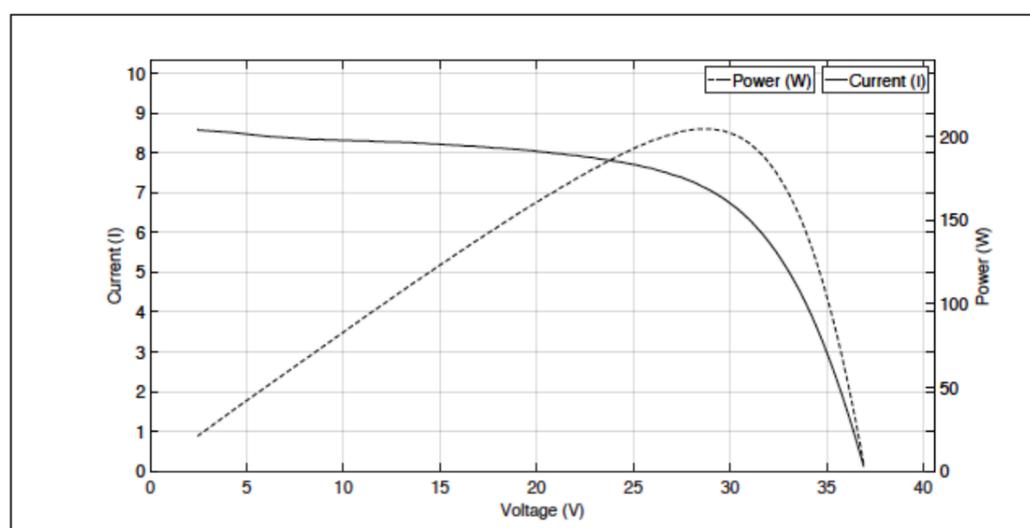
September 22nd 2016 • Solarif establishes damage through expert

3
step

This phase of the insurance claim settlement, takes up most of the time. Here, Solarif depends on external experts, who often need a longer time to establish the damage. A little more than 2,5 months after the damage claim processing started, one expert visits the damage sight. Another expert runs tests on a selection of damaged panels, to establish the invisible damage. Below is shown what such a test looks like. Which experts run the tests, depends on the insurer (of which Solarif is the broker).

Sample: SW 260 POLY - 161508023163

$I_{sc}(A)$	$V_{oc}(V)$	$I_{mpp}(A)$	$V_{mpp}(V)$	FF(%)	$P_{max}(W)$
8.71	36.99	7.12	28.73	63.50	204.54



September 28th 2016 • Solarif receives expertise report

A couple of days later, Solarif receives the expertise reports. The reports explain the (in)visible damage, and names the total damage number. The damage on the farmers' roof is explained as 'As a result of extreme hail in and in the direct environment of Someren, damage is caused on the solar panels of the installation on the farmers' roof'. The conclusion of the report is that the full installation is damaged by the hail. Since it is an installation of 1700 panels, with a total power of 442kWp, the damage number comes down to €267.747,24 without taxes.

4
step

November 2016 • Solarif researches coverage of claim

5
step

Together with the expertise report, Solarif can determine whether the insurance taker has got the right coverage for damage compensation.

April 2017 • Settlement of damage claim

If the coverage is according to policy conditions, and the insurer also agrees on the damage number, the insurer will pay the established amount to the insurance-taker. With that, the damage claim will be settled and the insurance-taker will receive his compensation – 9 months after the extreme hail.

6
step