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Solar Panel Warranties — Product vs Performance, and the Fine Print

Two warranties doing two jobs — and the fine print that decides what a promise is worth

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version 4
The Short Version 4
The Two Warranties, Side by Side 5
What the Product Warranty Really Covers 6
What the Performance Warranty Really Covers 6
The Fine Print That Decides Everything 7
Prorating: The Catch in the Numbers 8
Panel vs System vs Installer Warranties 8
Why the Company Behind It Matters 9
How to Actually Use a Warranty 9
Warranty Red Flags 10
A Short Warranty Checklist 11
A Worked Example: What 'Prorated' Really Pays 11
The Workmanship Warranty, Up Close 12
What If the Company Disappears? 13
How to Actually File a Claim 13
Warranty Myths and a Few Questions 14
When to Call Bill 15
Everyday Cheat Sheet 16
A Note From Bill 17

Your Visit — and My Promise 18

SUMMARY

The 60-Second Version

Solar panels carry two separate warranties. The product warranty covers defects in how the panel was made; the performance warranty promises it will still produce at least a stated percentage of its original power years later. A long one of either does not promise the other — and a strong modern panel offers around 25 years on both, with roughly 90 percent output guaranteed at the end year.

The fine print decides the real value: a warranty that replaces a panel but not the shipping and roof labor can still leave you a big bill, and a prorated warranty quietly shrinks over time. Above all, a warranty is only as good as the company still standing to honor it, so brand and installer stability matter as much as the words.

- Product (defects) and performance (output) are two different promises.
- Check that shipping and labor are covered, and whether it's prorated.
- Keep your paperwork, and weigh whether the company will last.

1 The Short Version

Solar panel warranties sound simple until you read them, and then the fine print starts to matter. The key thing to understand is that there are two separate warranties doing two different jobs, and a long one of either kind does not promise the other. Knowing how they differ is one of the best ways to judge whether a panel is truly good value.

This guide explains both warranties plainly, walks through the fine print that decides whether a warranty is actually worth anything, and flags the catches that quietly weaken a promise. You will finish able to read a warranty the way an installer does.

- There are two warranties: product (defects) and performance (output over time).
- A strong modern panel offers long terms on both — often 25 years each.
- The fine print — who pays shipping and labor — decides the real value.
- A warranty is only as good as the company that must honor it years from now.

TIP

If you remember one thing: a warranty is a promise from a company you will need to find years later. Its length matters, its fine print matters, and the company's staying power matters most of all.

2 The Two Warranties, Side by Side

Every panel carries two warranties, and confusing them is the most common mistake. The product warranty covers the panel itself against manufacturing defects — if it fails because it was built wrong, this is the one that applies. The performance warranty is a different promise: that the panel will still produce at least a stated percentage of its original power after a certain number of years.

They protect you against different risks. The product warranty guards against something being wrong with the panel. The performance warranty guards against the panel fading faster than promised. You want both to be strong, because a panel can be free of defects yet fade too quickly, or hold its output yet have a build flaw.

	Product warranty	Performance warranty
Covers	Defects in how it was made	Output staying above a promised level
Typical today	25 years on good panels	25-30 years
Protects against	A faulty panel	A fast-fading panel

3 What the Product Warranty Really Covers

The product warranty, sometimes called the workmanship warranty, says the panel is free of defects in materials and construction for a set number of years. If a covered panel fails because of how it was made — a seal lets moisture in, a connection fails — the manufacturer will repair or replace it under this warranty.

For years, product warranties were short, often ten or twelve years, even when the performance promise ran twenty-five. That gap always said something quiet: the maker would guarantee the power longer than it would guarantee the panel itself. On today's better panels, both often reach twenty-five years, which is a meaningful sign of confidence.

- Covers defects in materials and construction, not normal wear.
- Older panels often had just 10-12 year product terms.
- Better modern panels now offer 25 years, matching the performance term.
- A short product warranty beside a long performance one is a yellow flag.

> **GOOD TO KNOW**
>
> When the product and performance warranties are the same length, it usually means the maker is genuinely confident in the panel's build. A long power promise on a panel the company will only guarantee for a decade is a weaker position than it looks.

4 What the Performance Warranty Really Covers

The performance warranty promises that your panels will still make at least a certain share of their original power after a given number of years. It accounts for the fact that all panels slowly lose a little output over time. A typical modern promise might guarantee around ninety percent of original output at twenty-five or thirty years.

The warranty usually spells this out as a first-year allowance — panels may lose a little in the first year — followed by a small, steady yearly decline after that. The better the panel, the smaller that yearly decline and the higher the guaranteed floor at the end.

This is where good N-type panels shine, promising very little loss over decades.

1. Note the guaranteed output at the end year — say 'X% at 30 years.'
2. Note the first-year allowance separately from the yearly rate.
3. Note the steady yearly decline the warranty permits.
4. Compare these across panels; higher floors and smaller declines are better.

> **TIP**
> A performance warranty guaranteeing around ninety percent at the far end is strong. One guaranteeing closer to eighty percent is weaker. The number at the end year is an easy, honest way to rank two panels.

5 The Fine Print That Decides Everything

Here is where warranties quietly succeed or fail you: the fine print about who pays for what. A warranty that replaces a defective panel sounds great, but if you must pay to ship the old one back, pay a technician to climb your roof, and wait months, its real value shrinks fast.

The best warranties cover not just the replacement panel but the shipping and the labor to swap it. The weaker ones cover only the panel itself, leaving you with the costly parts. Two warranties of the same length can be worlds apart once you read who pays the incidental costs.

- Does it cover the replacement panel only, or also shipping?
- Does it cover the labor to remove and reinstall a panel on your roof?
- Who handles the claim — the installer, or you dealing with the maker directly?
- How long do replacements typically take, and will a prorated value apply?

> **WATCH OUT**
> A warranty that covers the panel but not the labor can still leave you with a large bill, because the cost of getting someone onto your roof is often the expensive part. Always ask specifically whether labor and shipping are included.

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6 Prorating: The Catch in the Numbers

Some warranties are prorated, meaning the amount the company will pay shrinks as the panel ages. A fully covered replacement in year three might become only a partial credit in year twenty. This is not necessarily unfair, but it changes what the promise is really worth later in the panel's life, exactly when you are most likely to need it.

A non-prorated, or full-value, warranty keeps the same protection throughout its term. When comparing panels, it is worth knowing whether a long warranty stays strong the whole way or quietly weakens with each passing year.

GOOD TO KNOW

A twenty-five-year warranty that prorates heavily may offer less real protection in year twenty than a shorter warranty that stays at full value. The length alone does not tell you how strong the promise remains late in life.

7 Panel vs System vs Installer Warranties

A full solar installation actually involves several warranties, and it helps to keep them straight. The panel warranties we have discussed are only one piece. There are also warranties on the other equipment and on the installation work itself.

- Panel warranties: product and performance, from the panel maker.
- Inverter / electronics warranty: on the gear that converts the power, often 10-25 years.

- Workmanship warranty: from your installer, covering the installation itself (roof penetrations, wiring).
- Roof warranty: how the solar work interacts with any existing roof warranty.

> **TIP**
> The installer's own workmanship warranty is easy to overlook but very important — it covers leaks or wiring problems from the installation. A strong installer stands behind their own work for years, not months.

8 Why the Company Behind It Matters

A warranty is a promise you may need to collect on fifteen or twenty years from now. That makes the health of the company behind it just as important as the words on paper. A superb twenty-five-year warranty is worthless if the company is gone in ten.

This is why panel brand stability — sometimes discussed as whether a brand is 'bankable' — matters for warranties specifically. You are betting that the maker, and ideally your installer too, will still be around and solvent to honor the claim. A solid company with a modest warranty can be a safer bet than a shaky one with a grand warranty.

> **WATCH OUT**
> When two panels have similar warranties, the tiebreaker I would weigh most is which company is more likely to still be standing in twenty years. A promise is only worth the hand that has to keep it.

9 How to Actually Use a Warranty

It helps to know what making a claim looks like, so the process is not a mystery if the day comes. In most cases, your installer is your first call, not the manufacturer, which is another reason a stable local installer is valuable.

1. Keep your paperwork: the quote, the warranties, and the panel models, in one folder.
2. If a panel underperforms or fails, contact your installer first.
3. The installer diagnoses whether it is a panel, inverter, or installation issue.
4. They file the claim with the right manufacturer and arrange the fix.
5. If the installer is gone, you deal with the manufacturer directly using your paperwork.

> **GOOD TO KNOW**
>
> This is why holding onto your documents matters. Years from now, a folder with your warranties and panel models turns a potential headache into a straightforward claim. Keep a copy somewhere safe.

10 Warranty Red Flags

A few patterns should make you read more carefully or ask harder questions before signing.

- A long performance warranty paired with a short product warranty.
- Coverage of the panel but not the shipping or labor to replace it.
- Heavy proration that guts the promise in later years.
- A brand or installer you cannot find much track record for.
- Vague answers about who handles a claim and how long it takes.

> **WATCH OUT**
>
> None of these alone means walk away, but each deserves a clear answer. A reputable installer will explain the warranties patiently. Evasion or pressure around the fine print is itself worth noting.

11 A Short Warranty Checklist

Run this list on any solar quote to judge the warranties honestly in a few minutes.

1. Read both panel warranties: product and performance, with their lengths.
2. Check the guaranteed output at the end year of the performance warranty.
3. Confirm whether shipping and labor are included in a replacement.
4. Check whether the warranty is prorated and how steeply.
5. Find the installer's own workmanship warranty and its length.
6. Research how stable the panel brand and the installer are.

> *The warranty is where a solar company tells you, in writing, how much it trusts its own product and itself. Reading it closely is one of the most protective hours you can spend.*

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12 A Worked Example: What 'Prorated' Really Pays

The word 'prorated' hides in warranty fine print and surprises people later, so let us walk through it with numbers. Prorated means a payout shrinks as the panel ages — the company covers less and less of the cost the older the panel gets.

Say a panel fails in its fifteenth year under a prorated performance warranty. A full warranty would replace it outright. A prorated one might cover only the share of its life that is left — so you could be handed a fraction of a new panel's cost rather than a new panel. That is not a scam, but it is a very different promise, and it is worth

knowing which one you have.

When the panel fails	Full (non-prorated)	Prorated
Year 2	Covered in full	Covered nearly in full
Year 15	Covered in full	Only part of the cost covered
Year 24	Covered in full	A small share covered

WATCH OUT

Look for the words 'prorated' or 'declining' in the warranty, and ask plainly whether a replacement in year fifteen means a new panel or a partial check. The answer changes what the warranty is really worth to you.

13 The Workmanship Warranty, Up Close

Panels come with their own warranty from the maker, but the installer's workmanship warranty is a separate promise that covers their labor — the mounting, the wiring, the roof penetrations. This is the one people forget, and it is often the one that matters most in the early years.

- It covers the installer's work: leaks around the mounts, loose wiring, a panel that comes down.
- It is typically shorter than the panel warranty — often around ten years, sometimes longer.
- If a roof leak appears near a mount, this is the warranty you reach for, not the panel maker's.
- It is only as good as the installer still being in business to honor it.

GOOD TO KNOW

A strong panel warranty with a weak or missing workmanship warranty leaves a real gap, because early problems are usually about the install, not the panels. Ask for the workmanship warranty in writing and note how many years it runs.

14 What If the Company Disappears?

A warranty is only a promise, and a promise is only as good as the company behind it. Panels are meant to last thirty years, and not every maker or installer will still be around that long. This is the quiet risk underneath all the warranty paperwork.

- A panel warranty is worthless if the maker has closed — there is no one left to make a claim to.
- A workmanship warranty depends on the installer still being in business.
- Larger, long-established makers are a safer bet to still be there decades from now.
- Some warranties are backed by a separate insurance policy, which survives even if the maker does not.

> **WATCH OUT**
>
> This is where that banking term 'Tier 1' is actually useful — not as a quality grade, but as a rough sign a maker is financially solid enough to likely still exist to honor a warranty. Ask whether the warranty is insurance-backed; that is the strongest protection against a company vanishing.

15 How to Actually File a Claim

If something goes wrong years from now, a warranty only helps if you can use it. The process is not hard, but it goes far more smoothly if you kept a few things from the start. Here is the path.

1. Dig out your paperwork: the quote, the datasheets, both warranty documents, and the install date.
2. Write down what is wrong and when you noticed it — a note on output dropping, a visible crack, a leak.
3. Contact the installer first for anything about the install or the system as a whole.
4. For a failed panel, the installer usually handles the maker's claim for you; if they are gone, contact the maker directly.

5. Keep copies of every message — a paper trail is what turns a warranty from words into a repair.

> **TIP**
>
> Start a simple folder — paper or on your computer — the day the system goes in, and drop every document into it. Future-you, trying to make a claim in year twelve, will be deeply grateful. If you would like, I can help you set that folder up when the system is installed.

16 Warranty Myths and a Few Questions

A few tidy warranty claims deserve a second look, and a few honest questions come up again and again.

- 'A 25-year warranty means free replacements for 25 years.' Only if it is not prorated — check that word.
- 'One warranty covers everything.' No — panel, workmanship, and inverter are usually three separate promises.
- 'The longest warranty wins.' Not if the company behind it may not last; a solid maker's shorter promise can be worth more.

What is a good warranty to aim for in 2026?

A strong modern setup is roughly a 25-year product warranty on the panels, a performance warranty out to 25 or 30 years that still promises most of the power, and a workmanship warranty from the installer of around ten years or more. If a quote is far short of that, ask why.

Is the inverter covered too?

Separately, and usually for fewer years than the panels — often around a decade, sometimes extendable. Since the inverter is the part most likely to need replacing first, its warranty is worth checking just as closely as the panels'.

GOOD TO KNOW

If laying three warranty documents side by side makes your head spin, that is normal — they are written by lawyers, not for homeowners. A neutral person can read them with you and flag anything prorated or missing before you sign.

17 When to Call Bill

You do not have to sort any of this out alone, and there is real value in having someone with no panel to sell read a quote beside you.

I do not sell or install solar — I am the independent local tech who helps folks in Portage County, with 30-plus years of putting technology into plain English. Warranties are exactly the kind of fine print worth a neutral read, and I am glad to go through yours with you, point out where a promise is strong or quietly weak, and help you weigh whether the companies behind it are likely to be there when you need them.

- You want help reading the fine print of a solar warranty.
- You are not sure whether shipping and labor are covered on a replacement.
- A long warranty has you wondering whether the company will last to honor it.
- You want a neutral check of the warranties before you sign.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy when reading the warranty section of a solar quote.

I want to...	Do this...
Tell the two apart	Product = defects; Performance = guaranteed output years later
Judge the strength	Look for ~25 years on both; ~90% output guaranteed at the end year
Check the real value	Confirm shipping AND labor are covered on a replacement
Spot a hidden catch	Ask if it's prorated (the promise shrinks as the panel ages)
Cover the whole job	Also check inverter warranty and the installer's workmanship warranty
Judge the promise	A warranty is only as good as the company still standing to honor it
Get help	Call Bill: (330) 200-8042

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

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GOOD TO KNOW

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