Commercial Landlords Risk Voiding Insurance by Neglecting Solar Panel Maintenance

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London, UK – 21.04.26 – Commercial property owners and tenants across the UK are being warned that failure to properly maintain solar photovoltaic (PV) systems could not only increase fire risk but also invalidate insurance policies—potentially leading to devastating financial consequences.

Rayotec Limited, a UK-based engineering specialist with over 35 years of experience in electrical safety and renewable technologies, has raised concerns amid clear evidence that solar panel fires in UK commercial buildings are on the rise. Incidents are increasingly being linked to improper installation, poor maintenance, and faulty components—particularly inverters and DC isolators.

While the overall risk of fire remains relatively low, recent high-profile incidents and insurer warnings suggest the risk is growing as systems age and environmental pressures increase.

Rising Risk in a Rapidly Expanding Sector

With solar installations accelerating across warehouses, retail parks, offices, and industrial units, many landlords and tenants are unaware that ongoing maintenance is not optional—it is essential. Unlike traditional electrical systems, rooftop solar arrays are continuously energised during daylight hours, making faults harder to isolate and increasing the risk of fire if left unchecked.

“Solar is a fantastic technology, but it is not ‘fit and forget’,” said Reza Sabba for Rayotec Limited. “We’re seeing cases where systems installed years ago have never been inspected since commissioning. That’s a serious risk—not just to the building, but to the businesses operating inside.”

Experts are also warning that ageing systems, poor ventilation, debris build-up, and damage caused by extreme weather are all contributing to a heightened risk profile across the UK’s commercial rooftop solar estate.

Key Causes of Commercial Solar Fires

Industry research and insurer data highlight several recurring causes:

- Improper Installation: A study by the BRE National Solar Centre found that 36% of solar-related fire incidents were linked to poor installation practices, including loose electrical connections and damaged cabling.
- Inverter Failures: Solar inverters operate under high electrical load and can become a primary ignition source if they overheat, lack adequate ventilation, or accumulate dust.
- DC Isolators: Widely recognised as a significant fire risk, faulty or degraded DC isolators are responsible for a substantial proportion of system failures.
- Maintenance Failures: Lack of routine inspection allows small faults—such as cable degradation or debris accumulation—to escalate into serious hazards.

Real-World Incidents Highlight the Danger

Recent UK incidents underline the potential consequences of neglect:

- In 2024, a fire at a Lidl warehouse in Peterborough caused significant damage and disruption, prompting wider safety reviews.
- Shanklea Primary School in Cramlington also experienced a solar-related fire, prompting inspections of similar public-sector buildings.
- Earlier incidents, including warehouse and retail fires across the West Midlands, Kent, and Essex, have been linked to faults in solar PV systems, particularly involving isolators and cabling.

Fire services have repeatedly noted the additional risks solar systems pose during incidents, as panels remain live during daylight hours, complicating firefighting efforts.

Insurance Implications: A Hidden Threat

Most commercial insurance policies now include strict conditions regarding electrical safety and

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maintenance. Solar PV systems fall under these requirements, yet many policyholders fail to recognise this.

Insurers are increasingly demanding higher safety standards, including documented maintenance regimes.

“If you cannot demonstrate that your solar installation has been regularly inspected and maintained in line with industry standards, your insurer may argue that you’ve not met your obligations,” Rayotec warns. “That can mean partial payouts—or none at all.”

Standards such as periodic inspection under BS 7671 and post-weather event checks are becoming essential expectations.

Landlords and Tenants Both at Risk

Responsibility for solar panel maintenance is often unclear in lease agreements, creating dangerous gaps in accountability. Landlords may assume tenants are managing the system, while tenants believe it remains the landlord’s obligation.

“This grey area is where problems start,” said Rayotec. “We strongly advise both parties to clearly define responsibilities and ensure regular inspections are carried out by qualified specialists.”

Simple Steps to Reduce Risk

Rayotec Limited recommends the following actions for commercial property stakeholders:

- Schedule regular inspections of solar PV systems, including electrical testing by a qualified company
- Use accredited installers, such as those certified under the Microgeneration Certification Scheme (MCS)
- Conduct additional inspections following extreme weather events
- Ensure inverters and isolators are properly ventilated and free from debris
- Keep detailed maintenance records for insurance compliance
- Review lease agreements to clarify responsibility for solar assets
- Act immediately on any signs of system faults, such as inverter errors or visible damage

A Call to Action

As solar adoption continues to grow, so too does the importance of proper lifecycle management. Rayotec Limited urges landlords, managing agents, and tenants to treat solar maintenance with the same seriousness as any other critical electrical infrastructure.

“Neglecting your solar system doesn’t just risk a fault—it risks a fire, business interruption, and potentially your insurance protection,” the company concluded. “The cost of prevention is minimal compared to the cost of failure.”

About Rayotec Limited

Rayotec Limited is a UK-based engineering company with over 35 years of experience in electrical safety, compliance, and renewable energy systems. The company specialises in inspection, testing, and maintenance services for commercial and industrial clients in London, the South East, and the Midlands. Learn more about commercial solar PV safety, maintenance, and compliance at https://www.rayotec.com/solar/solar-pv

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