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# Solar Panels Buyer's Guide

Your impartial guide to choosing the  
right solar panel installer



## Introduction

Investing in eco, 'green' and renewable domestic energy is becoming increasingly popular with UK homeowners as these technologies are not only good for the environment but also for your bank balance too.

In considering solar energy for your home, you'll reduce or eliminate your dependence on non-renewable energy sources and protect yourself from rising fuel prices as well as doing your bit for the environment by making use of energy from sunlight. Not only will you be reducing your carbon footprint, you'll save money and even earn money from your solar panel investment.

This solar panel buyer's guide has been created to help you understand how solar electricity systems will work in your home, how the UK government incentivise homeowners who install solar PV systems and what questions you will need to ask your prospective installers in order to select the best one for you.



By using Compare Companies free and impartial service, you've already taken the right steps in selecting the most reputable, professional tradespeople for the job. Our network of carefully selected suppliers have been vetted to meet our strict criteria including testimonials and references, credit checks, a stable trading history and accreditation with appropriate trade bodies and associations.

All our suppliers are required to meet our Supplier Performance Charter. This gives you complete peace of mind that you are dealing with the most professional home improvement companies in your area, who are committed to offering the best value for money alongside the highest quality workmanship.

Please take a few minutes to read through this guide so that you can make the most informed choice when it comes to selecting your solar panel installer.



## Benefits

-  Significantly reduced energy bills.
-  Get tax free payments for your unused electricity from Smart Export Guarantee (SEG).
-  Solar panels are low maintenance. They are generally kept clean by the rain or if you really want to ensure that they are always running at their optimum, many window-cleaning companies offer panel cleaning at the same price as cleaning Velux roof windows.
-  Reduce or eliminate your reliance on the finite resource of fossil fuels and non-renewable energy sources.
-  Daylight is needed to generate electricity, not necessarily direct sunlight. You'll still save money, even on cloudy days.



## How Solar Panels Work



A solar photovoltaic (PV) panel system is sometimes referred to as solar electricity. It harvests energy from the sun and uses it to generate electricity. You then use this electricity in your home and export any remaining to the National Grid. Panels are made up of small photovoltaic cells that turn sunlight into an electricity which flows into an inverter. These panels are placed on the roof of your property. The inverter then converts the current into useable electricity for your home. The brighter the sunlight, the more power is produced. However, contrary to popular belief, solar panels don't need direct sunlight to work. They can still produce electricity even on cloudy or overcast days.

It is worth noting that the system can't store the free electricity it produces without the addition of a battery storage unit, so it's best to use white goods appliances such as washing machines, dishwashers and tumble driers during daylight hours when the most electricity is produced. Any electricity that you don't use, will be fed into the National Grid and you'll be paid for this electricity that you produce under the governments smart export guarantee – but we will cover more about that later in this guide. If you use more electricity than you produce, or you use appliances in the evening, you'll be seamlessly switched back to the grid without any interruption to your supply. In fact, the only thing you should notice is a drastic reduction in your energy bills.

## Battery Storage Units (BSU's)

Many solar companies now offer Battery Storage Units (BSU'S) to accompany the solar panel installation to allow you to benefit from any unused energy that you would normally export back to the grid to be stored for later use. BSU's work by storing energy produced by your solar panels which you can then use and you'll only draw down electricity from your energy provider when your battery storage is depleted. When you're using your self-generated solar energy in the day, and stored energy when the sun isn't shining, you will be drawing less energy from your supplier, this means you will be less affected by energy price rises in the future.

If you are exporting more than expected due to being out during the day or low energy usage in general, then you are effectively exporting your investment in solar energy. Using stored energy will allow you to maximise the consumption of your self-generated energy.



## Smart Export Guarantee (SEG)

Smart Export Guarantee explained

One of the many benefits of installing a Solar PV system on your home is that you can generate revenue from the governments SEG for any unused electricity that is supplied back to the grid.

The Government published it's final proposals for the SEG on Monday 10th June 2019. The government requires all medium to large electrical supply companies to offer a SEG. Smaller electricity supply companies can do so voluntarily. All qualifying electricity suppliers have to offer their customers terms of payment for any of your solar power exports by January the first 2020.

# The Microgeneration Certification Scheme



The Microgeneration Certification Scheme (MCS) is the trade body that certifies solar panel and other microgeneration technologies used to produce renewable heating and electricity.

This scheme not only offers quality assurance to homeowners, it is also supported by the UK Government's Department for Energy and Climate Change (DECC). In order to benefit from any Government financial incentive, your solar panels must be certified by MCS.

All our Compare Companies suppliers are MCS registered. If you are getting quotes from any other suppliers than the ones we have referred to you then you **MUST** ensure that they are MCS registered.

Installers are required to comply with strict MCS standards in order to be certified. This gives you reassurance that your solar panel installation will be completed to the highest quality standards.

In addition to the quality assurance offered by MCS installers and the certification requirement in order to obtain the financial benefits of installing solar PV, MCS also work with the Renewable Energy Consumer Code (approved by Trading Standards). This code ensures that installers are selling systems appropriately and that they are not misleading or miss-selling to homeowners.

## Things you **MUST** look for:

Your chosen installer **MUST** be certified with the Microgeneration Certification Scheme

Ensure that your installer offers an insurance backed guarantee

Ensure your installer offers deposit indemnity protection and check what percentage it covers. Generally, it is up to 25 percent of the total purchase price. Never pay more deposit than what is protected upfront.

When paying your initial deposit or any staged payments consider which payment method to use.

Paying by credit card is a good option as this offers you more protection than a standard bank or cash transfer under section 75. This applies for card transactions between £100 and £30,000.

For more information regarding section 75 and the protection it offers please see:

<https://www.experian.co.uk/consumer/credit-cards/guides/section-75-protection.html>

Get a full quote in writing – one that includes a fully inclusive breakdown of all costs including equipment and installation. Also ensure the installation company gives you a performance estimate based on your own property. They should use the Government approved SAP method for their calculations.

Get a copy of the full terms and conditions of the contract.

Make sure you ask and get copies of warranties for the equipment they intend to install.

Planning permission – is your property in a conservation area, a World Heritage site or is it a listed building? If so, you may need permission from your local planning office to install solar panels.

## Things you SHOULD look for:

You have the right to cancel your contract within 7 days with no penalty. Do not sign a waiver to exclude this right.

Is the installer able to provide testimonials from, real, existing customers? All our Compare Companies Suppliers will be able to provide references on request.

Check the maintenance elements of the install. Is this something that is included in the contract?

Inform your current buildings insurance company and check how this will affect your premium.

Check with the installer who owns the equipment and where cabling and inverters will be located.





## Your Check List

- MCS Certified – is your installer registered with the Microgeneration Certification Scheme
- Deposit Indemnity Protection – How much deposit is required and is this protected?
- Insurance backed guarantee – Is the work insured and what is covered under this?
- Is planning permission required?
- Do you have a valid Energy Performance Certificate for your home?
- What warranties are included for the equipment installed?
- Has the roof been inspected during the survey and has the risks of shade been explained?
- Will your buildings insurance still cover your home with the installation of solar panels?
- What size system is needed?
- Is the quote provided fully inclusive? Are there any extras – such as scaffolding hire that need to be taken into consideration?
- How has the quote been calculated? In line with Government recommended SAP method?
- Has the quote detailed any forecasting in relation to the energy savings predicted including the SEG and your projected payback for the system?
- How long does the installation usually take and do you need to do anything in advance?
- Can they provide references from real customers that you can contact?



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