



DIOCESE OF TUCSON RISK MANAGEMENT ADVISORY

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With the recent rash of storms that blew through Arizona this week, we had numerous insurance claims. Most of the claims had to do with roofs. This included roof leaks and damage due to winds. Roof leaks usually cause damage to electrical systems, structural components, ceilings, and walls. While these items may be covered by insurance, the repair to the roof leak itself may not be covered.

WHY IS MAINTENANCE IMPORTANT?

In many cases, the cause of the roof leak is due to the lack of preventative maintenance. Most insurance companies require the owner to maintain their buildings in good condition, including roofs. If the insurance adjuster determines the leaks are due to poorly maintained roofs, the insurer will deny coverage for roof repair. Therefore, it is important for you to institute a preventative roof maintenance program since repairs to poorly maintained roofs could cost many thousand of dollars.

WHAT WILL INSURANCE COVER?

Insurance will cover those items caused by the last series of storms. It includes **unpreventable** damage by driving rain, wind, lightening, and flooding, Storm damage from previous storms that went unreported most likely will not be covered. The adjuster will consider this as a pre-existing condition. Likewise, damaged to buildings due to lack of maintenance, may not be covered.

HOW DO YOU ENSURE THAT YOU WILL BE COVERED?

Coverage is based upon what is outlined in our policy. An insurance adjuster will prepare a report after an investigation. Once the report is received by the insurer, the insurer will make a determination on what damage is covered under the policy.

The best way to maximize your adjustment is to institute a preventative maintenance program that you perform at least semi-annually. This begins with inspections. A well-trained staff maintenance person can perform these inspections. Your other alternative is to hire a trustworthy roofer to perform the assessment. Inspections will help you identify and solve problems as they occur. Besides maximizing your adjustments, preventative maintenance will help you avoid costly roof repairs.

On the flip side of this page is a reprint from the *Risk Management Advisory* of April 2009 regarding inspections

Risk Management Advisory of April 2009

A routine roof preventive maintenance program can save you thousands of dollars in unnecessary roof repairs. However, most church and school's maintenance programs are reactive – that is roof repairs are made **after the damage is done**.

We are encouraging parishes to take a proactive approach to roof maintenance.

Tremco, an Ohio-based manufacturer of commercial roofing products and provider of roofing services, suggests that parish maintenance budgets include 1 percent of the *total roof replacement* cost per year to maintain a properly designed and installed roof. For example, if the average roof cost is between \$4 and \$8 per square foot, the annual budget for a 20,000-square-foot roof's maintenance should be \$800-\$1,600. At that rate, a roof can be maintained for 100 years before it needs replacement. According to the manufacturer, maintenance programs vary greatly, but at the very minimum, the following should be considered:

- Roof should be inspected quarterly by maintenance staff
- Abnormalities in the roof surface should be investigated promptly. Blisters and ridges of the roof membrane can be an indication of moisture in the roof system.
- Debris such as leaves, small branches, and dirt should be removed.
- The roof should be examined for damage from vandalism, severe environmental exposure, and interior catastrophes such as fire or burst pipes.
- Gutters, down spouts, drains, and surrounding areas should be cleaned, and positive drainage should be assured.
- All metal flashings and gutters should be examined for rust damage, and they should be well-attached and sealed.
- Areas that abut the roof should be checked, and items such as damaged masonry, poorly mounted counter flashings, loose caulking, and bad mortar joints should be repaired.
- The edges of the roof should be examined for wind damage. Materials that have been lifted or displaced by the wind should be corrected.
- Roof-top equipment such as air conditioners, evaporative coolers and antennas should be checked to ensure that the supporting members do not move excessively, causing wear. Equipment should not leak materials onto the roof.
- The building exterior should be checked for settlement and movement since structural movement can cause cracks.
- Protective coatings and surfaces should be examined for thinning, cracking, flaking or blistering.
- Plumbing components should be investigated, cracked fittings re-sealed and loose components replaced or tightened.
- Adjacent landscaping should not allow build-up of debris or damage from movement of branches overhanging the roof.
- Ice damage and hidden damage from excessive snow drifting or snow loading should be monitored and repaired.

A poorly maintained roof can be costly. Simple, consistent inspection of a facility's roof can help save money over the long term, and a preventive maintenance program can be a critical factor in extending roof life.