

# LOSS CONTROL BULLETIN

Proactive solutions, prevention that works.

**Auto-Owners**  
INSURANCE  
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## ROOF MAINTENANCE PLAN

In the commercial business sector, we often have the misconception that if our roof is not leaking, we do not need to be concerned. Neglecting a roof is often the root cause of roof failure. In order to ensure the maximum life of our roofing systems, a preventive roof maintenance plan needs to be in place. The overall goal of a roof maintenance plan is to maximize the service life of the roof and protect your “investment.” Having a plan in place can help to avoid emergencies and minimize damage.

### WHAT IS A ROOF MAINTENANCE PLAN?

A preventive roof maintenance plan can be defined as the maintenance of a roofing system in which the components are inspected, repaired, or replaced periodically, regardless of the roof’s current operational condition. There are numerous reasons why roof maintenance is necessary. When a roof fails, the damage is immediate and results can be catastrophic. A roof that is in poor condition can result in damage to walls, floors, insulation, and also mechanical and electrical systems. The roof is the most vulnerable part of a building’s exterior.

### WHAT SHORTENS THE LIFE OF A ROOF?

- **Not having a maintenance plan in place:** Reduced roof life (*number one cause*)
- **Exposure:**
  - **Long term:** exposure to elements (*sun, precipitation, freezing, and thawing*)
  - **Short term:** pollutants and chemicals present in the air
- **Structural movement:** Building settlement (*expansion and contraction*)
- **Biological growth:** Algae, moss, fungus, or other plant growth
- **Not fixing problems promptly:** Results in much shorter roof life
- **Change in the use of the building:** Increase in interior temperature and humidity

### ROOF INSPECTIONS

Regular inspections of the roofing system should be made both in the fall and in the spring (*biannually*). An inspection should also be conducted when extraordinary events occur; such as extreme storms or when changes are made to rooftop equipment. A plan should be written indicating who will be performing the inspection along with detailed procedures. After an inspection is completed and information is obtained, corrective action should be implemented.

### WHO SHOULD PERFORM THE INSPECTION?

A competent person with knowledge of the roofing system should perform the comprehensive visual roof inspection. This inspection can be performed by a roofing professional or by an in-house employee, depending on their technical competence and availability of resources. During the inspection, it is necessary that the inspector fully complies with all required safety instructions and has the proper safety equipment.

If you are uncertain about the safety requirements for inspecting your roof, contact a roofing professional. Today, most roofing contractors offer some type of roof maintenance plan and inspection services.

### INSPECTION AND DOCUMENTATION

An inspection report and checklist should be completed during each inspection. Checklists should be tailored to each specific roof. The reports should include photos of any damage, areas of concern, and any repairs that have been made. Any construction changes or modifications to the roofing system should be documented. Document the contractors who are used (who, when, where, and what was done). Owners should maintain a historical file containing all documents regarding their roofing system.

## AREAS TO INSPECT:

- Cap flashings
- Edge flashings
- Roof surface
- Ballast
- Base flashings
- Roof drains
- Roof surface coatings

## BENEFITS OF AN ESTABLISHED PROGRAM:

- Extended roof service life
- Reduced leaking
- Reduction in emergency and crisis repairs
- Avoiding business interruption
- Minimized building structural damage
- Reduced interior finish damage
- Avoiding roof warranty denials

## HAIL

Each year, hailstorms lead to property damage across the United States. Hailstorms are widespread and can be very damaging to both residential and commercial roofing. Hail is usually pea-sized but large thunderstorms can produce hail up to eight inches in diameter, which was recorded in South Dakota in 2010. The National Oceanic and Atmospheric Administration (NOAA) states that there were more than 5,411 major hailstorms in the US in 2015. A roof maintenance plan can help to prolong the life of your roof and minimize damage sustained from hail.

## HAIL DAMAGE

Most roofing systems are susceptible to hail damage, depending on the size and velocity of the hail. The resulting damage also depends on the type of roofing system. Damage can either be cosmetic or substantial. If a roof is damaged, the roofing system's waterproofing and service life is threatened.

## IDENTIFYING DAMAGE TO ROOF SYSTEMS:

- **Built up roof (BUR):** Membrane fracture, tears, flashing puncture, cracking, interior ply fracture, or separation
- **Polymer-modified bitumen:** Weakening of granular adhesion, granule loss, cracking, puncture, insulation separation, or substrate damage
- **Single ply membranes:** Indentation, cracking, puncture, substrate damage, or damage to fasteners
- **Asphalt shingles:** Weakening of granular adhesion, granule loss, fracture, puncture, substrate damage, or delamination issues
- **Spray polyurethane foam (SPF):** Indentation, fracture, surface cracking, or coating damage
- **Metal roofing:** Dents, fracture, surface cracking, puncture, or coating damage
- **Tile roofs:** Chips or hairline cracks

Repair and maintenance must follow after inspection if damage is observed. The significance of the damage will determine what type of action is required.

For additional information regarding checklists and plans, contact your roof installer or roofing materials manufacturer.



## Contact Us

Contact your independent insurance agent or the Auto-Owners Loss Control Department to find out how we can help strengthen your risk management program.

Loss Control Email Support: [LossControlSupport@aoins.com](mailto:LossControlSupport@aoins.com)  
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