AmTrust Property Zone

Commercial Roof Best Practices

Protecting your business's bottom line starts at the top. A proper roof condition is one of the most important elements of a building. A healthy roof protects from the elements, saves energy, helps avoid leaks and adds value. A damaged or poorly maintained roof, on the other hand, can lead to leaks, water damage and structural damage.

Getting to Know Your Roof

Not all roofs are the same. There are significant differences in terms of shape, material and more, and these differences can impact your roof's vulnerabilities and required maintenance.

- **Roof Shape:** Roofs can be flat, low-slope or steep-slope. Flat roofs aren't actually flat, but the slope is low enough that they appear flat.
- **Roof Material:** Roofs can be made out of many different types of material, including metal, asphalt shingles, wood shingles, clay tiles and slate.
- **Drainage System:** A roof's drainage system can be gravity-based or siphonic. The drainage system may include gutters, downspouts, interior drains and scuppers.
- **Roof-Mounted Appliances:** HVAC systems and other roof-mounted appliances can add to the weight load of the roof and may also impact snowdrift and ponding. Appliances are often added after the roof is built and may not be incorporated into the roof's design.
- **Skylights and Other Features:** Skylights let in natural light, but they can also become a weak point during storms, and they can also create hazards for workers performing roof maintenance.

Maintaining Your Roof

Keeping your roof healthy requires vigilance.

Have your roof inspected at least twice a year. Inspections should be scheduled before and after the storm season in your area.

- Check shingles, gutters, downspouts, drains, flashing, fasteners, soffit, fascia, roof-mounted equipment and other roof features for signs of damage
- Look for debris, standing water, moss, lichen, rust, missing or damaged shingles, flashing that is peeling away and fasteners that have become loose or are missing
- Check inside walls and ceiling for cracks or water stains

A lot can happen in the months between regularly scheduled roof inspections. Monitor your roof for any signs of damage:

- Check the roof before and after severe storms
- Keep the roof and roof drainage systems clear of debris
- Look for water stains on the ceiling or walls
- Watch for cracks in the ceiling or walls
- Monitor snow load and check for ice dams during the winter

Roof inspections and repairs should be performed by a qualified roof contractor. When partnering with a contractor for roof repairs and inspections remember the following:

- Verify that the contractor's licensing is current.
- Check the contractor's insurance coverage, including workers' compensation and liability insurance. Make sure the policy is current and that it provides sufficient coverage for the work being done on your roof.
- Check contractor candidate reviews and complaints to look for potential red flags. The Better Business Bureau can be a good source. Also, ask other business owners in your area for recommendations.
- Get written documentation of everything, including contracts, estimates and roof inspection reports.
- See Risk Transfer at amtrustfinancial.com/loss-control/industry-resources/liability

Replacing Your Roof

Roofs do not have unlimited lifespans. Although proper maintenance may help your roof survive for its full life span, damage from age and the elements will eventually require replacement.

When selecting a new roof, remember that this is an investment. Keep the following points in mind:

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- **Building Codes:** Roofs should be built to meet or surpass building codes. The International Building Code (IBC) provides regulations for commercial construction. Local codes, which may be written with local natural disasters in mind, should also be followed.
- **Material:** Cost isn't the only factor to consider when selecting roofing material. Building owners also need to think about the quality, expected lifespan, ease of maintenance and resistance to dangers for roofing material.
- **Fasteners:** The fasteners used on your roof can also make a big difference and are especially important in high-wind areas. FEMA recommends using roofing nails (not staples) that extend a minimum of ¾ inch into planking in high-wind areas, and using stainless steel nails when building within 3,000 feet of saltwater.
- **Snow Load:** Consider the maximum snow load of your roof. Keep in mind that the snow load on the roof can be impacted by the roof shape, any roof appliances and drifting snow. Remember, the snow load on your roof may be different from the snow load on the ground.
- **Hail Resistance:** Large hailstones can do considerable damage to roofs by knocking granules loose or even puncturing holes. UL2218 provides standards for hail resistance with four classes; Class 4 indicates the highest level of resistance. AmTrust recommend Impact Rating Roofing in areas that are prone to hailstorms that exceed 1 inch.
- **Wind Resistance:** Strong winds associated with hurricanes, tropical storms, tornadoes, derechos and thunderstorms can damage roofs. Select roofing with wind ratings that meet or exceed the basic wind speed in the building code.
- **Fire Resistance:** Roof materials should be selected with fire risk in mind. Structure fires are a risk everywhere, and wildfires, causing significant damage to buildings, are a significant risk in some parts of the country. Roof coverings may receive fire ratings of Class A, B or C. Roof coverings can also be unrated. Wood shake shingle roofs are not recommended.
- **Warranties:** Understand the terms of any warranties, including the length of the warranty and anything that could cancel coverage.

Sources

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For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control

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