The Complexity of Roofs

A Candid Discussion

Presented by:
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Objectives

• Understand the importance of maintaining roofs
• Understand how a roof’s lifespan effects the budget required for a roof
• Discuss considerations for roof replacement
• Discuss factors that may shorten the lifespan of a roof and methods to control these factors
• Understand what should be expected of roof vendors and warranties
TAC RMP Wind and Hail Claims
2013-2017

<table>
<thead>
<tr>
<th>Year</th>
<th>Count</th>
<th>Total Cost</th>
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<tbody>
<tr>
<td>2013</td>
<td>37</td>
<td>$4,132,636</td>
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<td>2014</td>
<td>33</td>
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<td>2015</td>
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<td>2016</td>
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<td>2017</td>
<td>63</td>
<td>$15,977,980</td>
</tr>
</tbody>
</table>
Why Are Roofs Important?

They protect what is important to us from:

- Sun
- Wind
- Rain
- Hail
- Snow
Roof Type & Longevity

- Metal – 50 years
- Membrane – 20 years
- Tile – 50 years
- Asphalt shingles – 20 years
- Built up – 25 years

Roof replacement planning funding?
Roof Concerns

- Worn or rotting caulking
- Improper installation
- Damaged fasteners / washers
- Fire, Wind, & Hail damage
What Constitutes Roof Replacement?
Inspection Frequency

• Twice a year?
• Constantly
  • During filter replacement
  • When putting on Christmas lights
  • Pre and post major weather events
Contractors and Other Personnel

• What damage can these people do?
  • Foot fall
  • Equipment
  • Installations
  • Debris left behind

• How do we prevent this damage?
  • County rep on site
  • Access log
Roof Vendors – What to Expect

A vendor or vendors:
• approaching you
• offering a free inspection
• indicating damage without roof level inspection
• offering replacement without discussing repair
• offering incentives (covering deductible)
• negotiating claim
• insisting on changing roof type
• offering warranty
Roof Warranties – What to Expect

- Life vs Warranty
- Is there a warranty?
  - Manufactures Product
  - Vendor Labor
- Paperwork is necessary
- County action required?
- Exclusions for Hail, Wind, Fire
QUESTION? COMMENT? CONCERN?

We want to hear about it.
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