

LOSS CONTROL BULLETIN

Roof Maintenance & Repair

Fact: Replacing the roof of a house costs, on average, between \$2,000 and \$12,000.

Your roof is an integral part of your home; if it is not kept in good condition, other parts of the structure will be put at risk. By conducting annual inspections and having a proper maintenance schedule, you will be able to get the most out of your roof while also protecting other components of your home.

Roof Inspections

Your roof should be inspected at least once a year. If you do not feel comfortable conducting the inspections, contact a professional roofer. If you will be conducting the inspection yourself, there are a few specific things to look for.

- **Dangerous Trees.** Trees that could potentially fall on, rack against or grow into the roof should be removed
- **Hail Damage.** Although this is often difficult to detect, be aware of “bruising,” or small indentations on asphalt roofs. On wood shakes/shingles, look for small dents with small cracks or splits. Typically, the weakest portion of a shingle will be around the edges; therefore, the most susceptible to damage. Look for areas around the edge of the shingle that may be missing. Soft metal, including roof vents, flashing and guttering, should also be inspected, as these items will be prone to show hail damage.
- **Wind Damage.** This will typically take the form of missing shingles or shingles that are not securely attached to the roof. Wind will often blow the shingles up, but due to age or dust and debris, they are sometimes not able to re-seal to the roof.
- **Discoloration.** Look for discoloration in the roof, whether it be whole sections or dark streaks running through the shingles. Discoloration could mean that fungus, mold or algae are growing under the roofing. Roofs that are north facing, in the shade for extended periods of times or found in high humidity areas are more susceptible to fungus, mold and algae, which cause increased moisture retention. Over time, this additional moisture will compromise the life expectancy of the shingle.

Flashing

It is essential that the roof’s flashing is not overlooked in your inspection. Flashing is typically made of steel, copper, aluminum or vinyl and can often be found where angles are formed or around areas with high water runoff. This includes areas where the roofing meets a chimney, vent or skylight. If flashing is missing, contains holes, is improperly sealed or is defective in some other way, extensive water damage can result. Often, leaks around flashing can be fixed by removing and replacing old sealant.

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The longer that a problem is left unattended, the bigger and more expensive it will become. Taking care of an issue promptly could be the difference between replacing a few shingles and replacing an entire roof.

If you are a policyholder and feel your roof has suffered a covered loss, contact your claims department at 1-800-333-2860 to have a claim reported. A qualified adjuster will contact you to schedule an inspection of the damages.

By conducting simple inspections and making timely repairs, you can keep your roof in good working condition. This will help keep the rest of your house structurally sound and free of problems.



Help in Your Time of Need

No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Servicesm** is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860