

ARE YOUR ROOFS IN CHECK?

Professional advice for safer roofs.

Defective construction in focus.

Water accumulation and snow pressure are important factors in the cause of damage, that often leads to large claims, which can have a major effect on an organisation. Excessive loads on roofs and roof valleys can cause leaks and can even cause (parts of) the building collapse. In a lot of these cases, construction failure is the cause of the problem. Such claims can lead to in-depth discussions about liability, policy cover, claims settlement etc.

This leaflet provides information for the insured and the insurer/insurance broker about the risk management measures available to control this type of risk. This document does not form part of the insurance policy and it is not intended to explain the policy wording.

Water accumulation

Water accumulation is the cumulative effect of (rain)water gathering on one part on the roof. In the event of heavy rainfall, excessive rain water can build up on the roof and (if not sufficiently drained) creates heavy weight on the roof construction. The roof can potentially sag under the weight of the water and further exacerbate the accumulation of water in one place – often leading to the roof fully collapsing.



Snow pressure

Snowfall on the roof causes snow pressure. In the case of excessive snowfall a large amount of snow accumulates on the roof and can again (as for water accumulation above) cause undue pressure on the roof construction. The risk can potentially increase when the snow melts.

Claims

The claims arising from these events, vary from small leaks to the full collapse of the building. In the latter example, this can lead to major losses to the building, stock and machinery. In addition to the material damage loss, there is also the likelihood of financial loss due to the inability of the business to operate as usual. Business interruption could be lengthy, extending to several weeks or months.

Claims research

Research by HDI Risk Consulting (HRC) has led to the conclusion that while the initial cause of the loss is the water accumulation or snow pressure, the direct cause can often be completely attributed to a fault in the construction of building. The construction fault can be found anywhere from the design process to the building process (e.g. contractors not following the architects' design). The extra weight/load of water accumulation and snow pressure is not always included in the design. This possibility is particularly seen in buildings built before 2005. Construction faults are usually not covered by the insurance policy, so the company must generally pay for the damage themselves.

Blocked, inadequately sized or wrongfully placed emergency overflow pipes can also lead to excessive amounts of water accumulation on the roof. This can often be prevented by implementing a regular maintenance programme. Finally, evidence shows that where solar panels or other technical installations have been added to roofs, they have been installed without any consideration of the roof construction itself or its ability to withstand the additional weight.



Prevention measures

Water accumulation or snow pressure damage can be prevented by seeking professional advice and by the owner/occupier of the building having the necessary risk awareness and risk management approach:

- Regularly perform professional maintenance on the roof, roof valleys, gutters, water emergency overflows.
- Clean the roof, roof valleys, gutters, drains and any emergency overflows both before and after the winter season.
- Check the construction of existing buildings, to ensure compliance with your local legislation regarding water accumulation and snow pressure. It is preferable to choose a registered contractor or designer. Implement any adjustments recommended by the specialists. These adjustments are usually relatively small and straightforward.
- Make sure that roof construction for new buildings is in accordance with your local current construction regulations and ensure the contractor checks this during and after construction.
- Ensure your contractor performs the necessary calculations before any adjustments or expansions are made to the roof, such as extra installations (solar panels), extra insulation or additional ceilings.
- Investigate the cause of any leaks after periods of heavy rainfall and take correcting action as necessary.

Contact

For any questions or more information please contact

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