



How healthy is your roof?

All buildings, regardless of how old or new they are or what they're used for, will over time need maintenance work done to them. Unfortunately, Guild Insurance is seeing an increasingly common occurrence where a business hasn't adequately maintained the state of their building, particularly the roof.

What are we're seeing?

Guild regularly receives claims for financial assistance due to, during heavy storms, water entering a building through the roof. This can cause a range of damage, some quite extensive to the point where the business can't operate in the interim. Damage can include caved in ceilings, saturated carpets, and damaged furniture.

However, when these cases are investigated, we occasionally find situations where the reason the water was able to enter the building wasn't because of a one-off event of excessively heavy rain or storm damage, it was because of a roof in a poor state before the storm occurred.

Roofs being in a poor state can occur because of several reasons, such as:

- > Deterioration over time
- > Lack of maintenance and repairs
- > Poorly done repairs or other poor workmanship
- > Debris has built up

Insurance companies similar to Guild don't provide cover for structural defects, faulty design, or faulty workmanship. This means when

water enters a building due to faults in the roof, there's a chance the resultant damage won't be covered by insurance, leaving the business to cover the repair costs and possible closure while repairs are being completed.

What can be done differently?

Guild Insurance prides itself on being there to support those insured with us. We therefore don't want to see situations where an insurance claim is denied when the reason for that is avoidable. So, what can be done differently to avoid these situations?

- > **Take responsibility** – understand that maintaining and repairing the roof of your premises is your responsibility. While you won't do all the work yourself, you do need to be sure it happens.



The problem with roofs is that they're out of sight and therefore out of mind. Other repair needs and maintenance work are obvious because they can be seen. Don't forget about what can't be easily seen.

- > **Understand your contractual obligations** – some tenants leave the responsibility of building maintenance to their landlord, assuming it's entirely their responsibility. However, this isn't always the case. Some tenancy agreements place this responsibility, or some of the responsibility, on the tenant. So, if you're leasing your premises, be sure of what's in your lease agreement.

- > **Create a roof cleaning and maintenance program** – without having this in place, it's easy to forget it needs to be done. However, this program will ensure regular checks are carried out, along with the necessary cleaning and repairs, before they lead to issues.

- > **Engage experts** – much of this work will need experts involved, whether it be because of safety aspects involved in cleaning a roof, or because of the unique knowledge needed to identify and address building issues.

- > **Don't put things off** – too often we hear of cases where a risk issue has been identified, yet not acted

on before it's too late. This may be because it didn't fit in that month's budget, or the staff were busy with other priorities.

- > **Don't think it won't happen to you** – It's important that the seriousness of a damaged or poorly maintained roof is understood and not left unattended, as it could create serious disruptions and costs to your business.

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Don't go it alone