

Roof Systems

Property Risk Management Guide from Liberty Mutual Insurance

Your roof stands as the main barrier between your business and the outside elements. For a roof to perform properly, it should be installed correctly as well as inspected and maintained regularly.

Inspect Your Roof

Regular monthly roof inspections are an essential part of maintaining a safe and secure building. Take caution when walking on roofs since they are often sloped. Roofs should only be accessed through a roof hatch or a fixed ladder attached to an outside wall. Maintain a safe distance from the edge of the roof at all times, especially when conditions are wet, slippery, or windy. If an inspection identifies any roof deficiencies, they should be repaired as soon as possible, and their cause investigated.

Installing A New Or Replacement Roof

Proper wind uplift design is critical for any new or replacement roof system. Roof systems must be installed according to manufacturers' guidelines - inadequate designs could result in damage to the roof and building when winds reach high speeds.

For critical or extensive projects, we recommend having a dedicated roofing consultant observe and document the construction from beginning to end to ensure that the new system is properly installed.

Contact your Liberty Mutual Insurance Risk Engineering Specialist for guidance when considering new or replacement roofs.

For wind uplift calculations, our Risk Engineering Specialists use guidelines set forth by the American Society of Civil Engineers (ASCE) Standard ASCE 7, *Minimum Design Loads and Associated Criteria for Buildings and Other Structures*.

Roof Maintenance

Follow these guidelines to help maintain your roof:



- Eliminate ponding, plant growth, and storage on the roof.
- Conduct monthly roof system inspections.
- Remove debris from the roof and its drains.
- Contact a roof contractor to make repairs if there is loose flashing, loose bricks in chimney stacks, or deterioration of stacks, antennas, guy wires, cables, or anchors.
- Ensure even distribution of ballasts on a ballasted roof.
- Make Sure roof-mounted equipment is properly secured to the building structure.
- Contact a roof contractor if blisters, cracks, or brittle membranes are discovered.
- Investigate the cause of foreign material buildup on the roof and equipment and remove immediately.