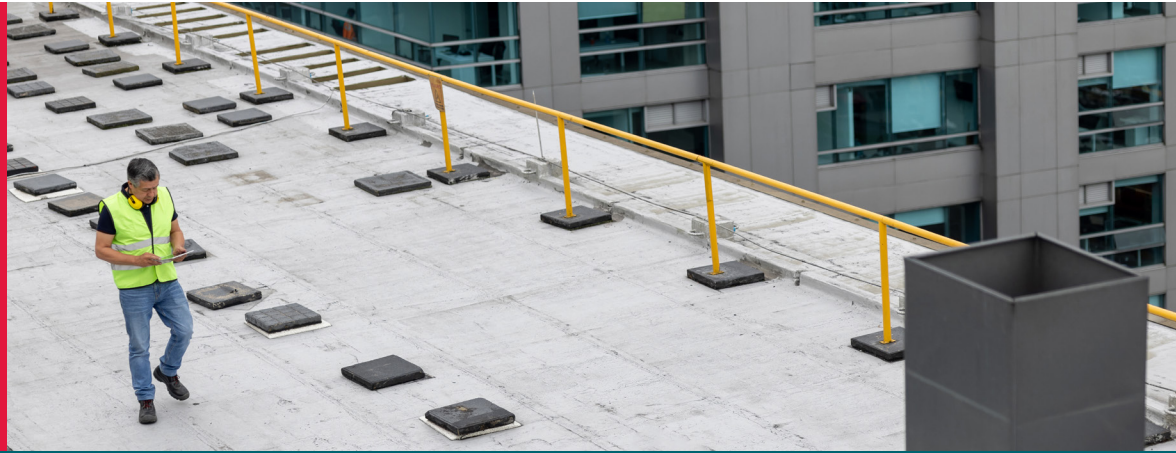


Risk A/T[®] Work



Risk A/T[®] Work is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T[®]** is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

Commercial Roof Inspection & Maintenance

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Commercial roof assemblies remain a pivotal component for long-lasting infrastructure and are designed to be durable. Implementation of a comprehensive roof maintenance program will help to ensure the longest life possible for your roof.

Inspection Frequency

Commercial roof inspections should be performed at least semi-annually by qualified maintenance staff or an outside roofing specialist. It is also advisable for roofs to be inspected both before and after significant weather incidents, such as heavy rains, high winds, or substantial amounts of snowfall. Records of all inspections should be retained by the company and stored with its business records.



Commercial roof inspections should be performed **at least semi-annually** by qualified maintenance staff or an outside roofing specialist.

What Should be Inspected

- **Roof Covering.** Membranes or multiple covering systems can be subject to open seams, cuts, rips, tears, or openings around penetrations. There are numerous factors that may affect coverings, including blistering, discoloration, wrinkling, cracking, stretching, or tightening. In addition, water or snow accumulation

should be routinely monitored, as they add weight to the structure and can lead to ponding, leakage, mold/mildew, or ice accumulation.

- **Roof Flashing.** Flashing that is damaged or has gaps or bending can allow liquids to seep into the structure. In this same way, snow and ice accumulation can cause damage to flashing.
- **Roof Drains.** Debris and vegetation can accumulate on roof tops and eventually clog drains. In order to keep drains clear and flowing off of the roof, gutters, scuppers, and down spouts should all be routinely inspected to ensure they are free of clogging.
- **Rooftop Equipment.** Rooftops may have a variety of building systems that they support, including HVAC, lightning protection, photovoltaic arrays, scrubbers, boilers, chillers, or exhaust systems. Over time this equipment may lose fasteners, guy wires, or other structural supports. The attachment of fasteners can also be potential membrane failure points. Drainage lines from equipment can also facilitate excessive liquid build up or potential mold and mildew on the rooftop.

What to do After the Inspection

Inspection reports should be reviewed to determine if corrective action is needed. Deficiencies listed below may be critical and could require immediate action:

- Any deficiency that lowers the wind resistance of the roof, such as damaged or compromised flashing, membranes, or fasteners.





“ Inspection reports should be reviewed to determine if corrective action is needed.”

- Any deficiency that lowers the hail resistance such as damaged membranes, “scouring” of roofing ballast, or damaged skylights.
- Any deficiency that can lead to roof collapse, such as ponding, snow accumulation, clogged or blocked drains, gutters, or down spouts.
- Any deficiency that can lead to water intrusion such as holes, tears, cuts, poor seals around penetrations, missing roof tiles, panels, metal seams, or flashing.

We Are Here to Help

By implementing best practices for maintaining a durable and long-lasting roof, you are taking an important step to mitigate risks and protect your property, staff, and visitors. Please reach out to your Sompo International Risk Control Specialist or contact us at +1 877 667 5733 or RiskControlQuestions@sompo-intl.com for more information.

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