

Asprea Information Sheet - Flat Roofs

March 2010

Our Surveyor has given you this leaflet because of an issue relating to a flat roof at your property, as part of your buildings insurance claim.

Your home insurance policy provides cover for damage to your buildings caused by specific unplanned events, such as a storm or a breakage. If damage is caused because a property has not been regularly maintained by the householder then the insurance policy will probably not cover it. Your insurance company will pay for things that cannot be prevented. If you do not maintain your property in good condition and have regular maintenance done, then it is very likely that bad weather or wear and tear will be able to cause damage that would not have occurred otherwise. Your insurance will probably not cover you for this.

ABOUT FLAT ROOFS – Flat roof coverings have a limited life-span and should be checked regularly, at least twice a year, and especially after a storm. It's always advisable to have the checks carried out by a reputable company – The National Federation of Roofing Contractors (NFRC) can point you in the direction of a company in your local area. You can visit their website at www.nfrc.co.uk or call them on 020 7638 7663. Some time and effort spent carrying out these checks could prove to be beneficial in the long run. Remember your contents could be at risk too!

SOME ADVICE – When looking for a company to maintain your flat roof:

- Always shop around – don't accept the first quote
- It's worthwhile having friends, neighbours or family recommend someone they've used in the past
- Using tradesmen who go 'cold calling' can be a bad idea
- If the company only have a mobile telephone number, they might not be reputable

This leaflet will give advice on the key areas that should be considered in maintaining a flat roof at your property.

SOME CHECKS - When inspecting your roof, ensure that the following areas are checked:

- **FLASHINGS** – This is the material (usually sheet metal) used to reinforce and weatherproof the joints and angles of your roof.
- **PONDING** – Any areas with puddles on the roof should be rectified as soon as possible.
- **JOINTS** – Any area of the roof where two or more areas make contact. These are designed to allow minimal movement, but significant movement should be investigated.

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- **EDGE TRIMS, BLISTERING, PROTECTIVE FINISHES** should be inspected and **ENSURE ALL OF THE OUTLETS AND GUTTERS ARE CLEAR.**

Always ensure that the area you are inspecting is safe and secure. If possible use binoculars to examine potential trouble spots.

FLAT ROOF DEFECTS – There are a number of defects that could arise:

WATER – this can become trapped during construction. This could cause elements of the construction to swell. When this dries out it could lead to the decking sheets shrinking and could cause the felt membrane to stretch split. If the splits coincide with the joints, then it's likely that the deck and roof felt will need to be replaced.

PONDING – this is as a result of rain water failing to drain away and will be common around the service outlet areas. Eventually this will cause the roof covering to fail and lead to water seeping-in. To solve this, the decking will have to be corrected and the roof finish will have to be re-laid. Regular maintenance will prevent this problem.

FLAT ROOF EDGES – these are susceptible to heavy weathering and, in some cases, storm damage which may include lifting of the felt.

ROOF COVERINGS – There are various types of roof coverings that can be used:

MASTIC ASPHALT – This is made from bitumen and is applied hot to the roof. This forms a sealed layer, which weathers well and has a life expectancy of 50 – 60 years. You may wish to coat this with a solar reflective paint to reflect some of the sun's heat away to prevent the roof overheating.

ROOFING FELTS – These are made of bitumen-soaked sheet materials applied in layers to the roof area to produce a built-up effect. These layers can be bonded together with hot or cold bitumen or alternatively are self adhesive. Life expectancy using this method is between 5 and 30 years, dependant on how the roof is maintained. Again, the sun's heat can be reflected by covering the roof with paint, or a layer of pale coloured chippings.

ROOF COATINGS – There are also roof coatings to fix leaks and extend the life of all flat roofs by preventing damage by the sun and once it is fully dried, you will have a seamless, watertight membrane.

PREVENTION IS THE BEST CURE, SO MAKE SURE YOUR FLAT ROOF IS WELL MAINTAINED – IT COULD BE COST EFFECTIVE IN THE LONG TERM