



Rooftop risks

Commercial roofing problems can be both dangerous and costly. Regular inspections and proper maintenance can help keep your business safe—and your costs from going through the roof.



WHY ROOFING SYSTEMS FAIL

Be proactive. Taking action before problems like these worsen or even begin will cost less over the long run:

- Poor workmanship
- Flawed design
- Weather conditions
- Lack of maintenance
- Moisture
- Mechanical damage



WHAT IT COULD COST YOU

Proper insurance goes a long way, too. While insurance typically covers expenses for property damage, lost records, and business interruption, it doesn't usually cover these potential costs:

- **Coverage-related terms** such as deductibles or copays
- **Extended interruption** of business operations beyond your policy limit
- **Ongoing reputational damage** if recovery from a roof collapse results in lengthy business interruption
- **Increased coverage premium** based on loss-experience



WHAT YOU COULD SAVE

When you proactively maintain your roof, you'll likely avoid major repairs or premature replacement, plus:

- Increase the roof lifespan by 50%
- Save more than 40% annually
- Save \$10,000–\$15,000 per year over 30 years

Regularly monitoring your roof condition now can save you costly headaches and repairs down the road. We're committed to helping you protect your business by providing resources to manage loss-producing situations and prevent accidents. You can find additional resources at [sentry.com](https://www.sentry.com).

WHAT TO LOOK FOR

You can leave the official roof inspection to the professionals. But between visits, here's how you can spot signs of trouble.

Rooftop:

- Standing water
- Loose, buckled, or damaged flashing
- Vegetation
- Rusting metal pipes or materials
- Debris on roof, drains, or gutter systems
- Damaged, defective, or missing joints

Inside:

- Water-stained ceiling
- Discolored interior walls
- Deformed walls
- Leakage around windows
- Deteriorating roof structural components
- Mold

HOW YOU CAN PREVENT ROOF FAILURES

We recommend these strategies to proactively prevent roof failures:

- Work with reputable contractors
- Remove snow and ice accumulation
- Conduct annual visual roof inspections
- Actively manage drainage
- Make prompt repairs
- Be aware of business operations that could impact your roof

TRENDS THAT MAY HIT YOUR BOTTOM LINE

The following trends are likely to continue increasing the costs of commercial roofing installations and maintenance:

- Heightened code requirements for weather-resistant designs
- Greater demand for energy efficiency and cool roofing
- Shortage of skilled commercial roofers and craftsmen

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