

## IRMI Tip of the Month

# Keep Your Roof in Tip-Top Shape



Bonds ■ Benefits ■ Insurance ■ Risk Management

AN EMPLOYEE-OWNED COMPANY

Wind and hailstorms are some of the most frequent and severe causes of property damage to American homes, with several billion dollars of losses each year. These perils can not only damage roofs but also result in water losses to the attic, ceilings, and walls. A strong and healthy roof can mitigate the chances of these types of losses. So here are some tips to keep your roofs in first-rate condition.

- You should check the condition of your roof twice a year. Spring and fall are often good times.
- Start the inspection in the interior of the home. Look for staining on the ceiling or walls, which might indicate leaks from the attic.
- Go into your attic, if you are physically able, with a powerful flashlight and check for signs of water damage or wet insulation. This assessment will let you know if water has been entering your attic.
- Use a set of binoculars to inspect the exterior of the roof. Look for signs of warped shingles or flashing.
- Hire a roofing specialist to go directly onto your roof and inspect it at least once per year or after a major hailstorm. Ask the specialist to take pictures of any problem areas. Make repairs as soon as possible.

- If your roof needs to be replaced, consider installing impact-resistant roofing to reduce the chances of future hail damage. Clarify with your roofer that the shingles are "tested and rated impact resistant for hail."

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