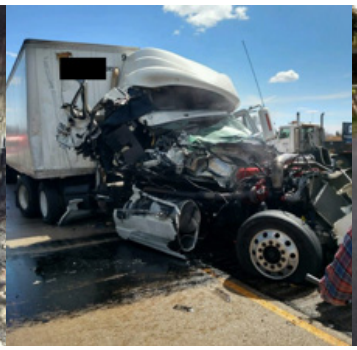
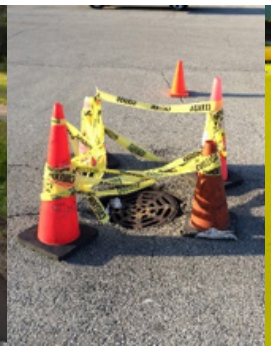
WEST BEND®
THE SILVER LINING®

Loss Lessons

FROM the EXPERIENCE of OTHERS





Initial Estimated Cost of the Loss: $600,000

Type of Business: Lessors Risk-Strip Mall

Line of Insurance Coverage: Property

Incident Type: Roof Collapse

Description of the Incident:

The Roof in this incident is primarily a flat roof, with EPDM roofing material over insulation board. There are three large roof drains on this rooftop that drain down through piping on the inside of the structure to the storm drain. Two of the roof drains were clogged with leaves and other vegetative debris causing the water to pond on the rooftop around the drains during a heavy rain event. The weight of the water tore open the EPDM roofing materials allowing a large amount of water to saturate the insulation below and then pour into the interior of the building. Four out of six tenant spaces were significantly damaged and the businesses were required to temporarily close. Due to the water saturation of the insulation, the entire roof required replacement.

Recommendations for Best Practices to prevent future, similar losses:

Ensure that tree limbs to not hang over the roof to limit the amount of vegetation that drops on the roof.
Monthly roof inspections to remove debris from the rooftop and verify that all roof drains are kept clear. This should include winter month snow and ice accumulation around roof drains that may impede proper drainage.
Drain grates/domes should be installed to limit the amount of debris that enters the drain.
Drains should be flushed annually to remove any small debris that went through the grating.

Regulatory Safety References:

Best Practices for Roof Maintenance