

## ROOFS - FLAT

Even in the sun baked Sahara where flat roofs provide additional living space their construction can pose problems, but flat roofs in the UK - which is not exactly known for extended periods of drought – can prove to be a nightmare.

Most of us know that water is insidious. If there is a crack to be found water will find it. Combine this fact with one of the fundamental principles of insurance that you are only covered for incidents which were both unexpected and unavoidable and you have the recipe for one of the largest areas of contested claims in the UK insurance market.

Put bluntly, if your roof leaks because you have failed to maintain it your insurance claim for its repair will fail. All too often claims are submitted by residents companies who fail to realise that flat roof coverings, even over concrete, have a limited life. The moral of the story is simple; make sure that flat roofs are inspected regularly and the coverings are replaced or repaired before problems arise.

The decision to repair or replace the waterproof membrane on a flat roof is not an easy one; cost is an important consideration but there does come a point when patching an old roof is less cost effective than replacement with a new one. Always consult an expert, but there are a few simple principles.

If there are only one or two leaks immediately after rain fall and the source of the leak can be identified to a fault in the roof covering, a proper long term patch repair should be sufficient to remedy the problem. However, if the roof is fairly new you may well be able to seek redress from guarantees. If your bitumen roof is 20 years old then you need to plan to replace the entire roof within the next 12 months.

If there are many leaks during or after rainfall and the roof continues to leak for sometime afterwards, a more drastic remedy will be required. A relatively new roof can be overlaid in its entirety with HB felt but more often than not a complete roof covering replacement will be required.

If your roof does not leak but creates “ponds” after rain and your roof is covered in polyester reinforced bitumen it should be alright. If however, it is covered in traditional bitumen felts the roof may eventually let in water, in which case consider overlaying it with a polyester reinforced felt. Also make sure that the problem is not caused by condensation resulting in the sagging of deck timbers – this would herald the need for you to replace the deck and roof covering.

If the roof is not leaking but there are small blisters, again check for condensation problems which may be affecting the decking - prevention at this stage is much more cost effective than a later cure!

So, treat a flat roof with respect; remember that the useful life of a bitumen felt covered roof is only about 20 years and if you do see deterioration in the roofing felt remedy the problem before it gets the chance to get worse.

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### Disclaimer

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