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# Roof Maintenance Training Series: Session 3

## Facility Risk Management & Loss Control



# Agenda

- 1) Session 3 Objectives
- 2) Why Roof Management Matters?
- 3) Roof Risk in Public Facilities
- 4) Common Roof Loss Drivers
- 5) Performing Practical Roof Assessments
- 6) What to Document and Why?
- 7) Using Photos Effectively for Accountability
- 8) Preparing for Property Inspections
- 9) Responding to Loss Control Recommendations
- 10) Integrating Roof Maintenance into Facility Management
- 11) Reducing Claims Through Proactive Maintenance
- 12) Practical Takeaways
- 13) Supporting Information
- 14) Questions

# Session 3 Objectives

- Documenting roof conditions and conducting risk assessments are essential steps in reducing property-related losses and ensuring compliance. Proper preparation for inspections and timely response to recommendations strengthen overall facility management strategies.
- Participants will learn to:
  - Perform Risk Assessments: Evaluate roof conditions accurately and maintain clear documentation for decision-making and liability protection.
  - Prepare for Inspections: Understand how to meet property inspection requirements and address loss control recommendations effectively.
  - Integrate Maintenance into Facility Management: Align roof care with broader compliance, operational goals, and facility management practices.
- Engineer, Educate, and Enforce.

# Why Roof Management Matters?

- Roof failures remain one of the leading causes of property loss for public entities.
  - Nearly 24% of all property claims are tied to water leaks (non NATCAT related). FEMA identifies water infiltration as a major resilience concern, especially for hurricane-prone and high-rainfall regions, as well as earthquake zones.
  - From 2013 to 2024, Marsh handled 56,068 claims
    - 15,975- Water damage (non-weather related)
    - 2,464- Flood and surface water
    - 4,392- Hurricane/ Cyclone/ Windstorm
- Water intrusion drives property damage, business interruption, and mold growth (compounding issues)
- Deferred roof maintenance increases claim frequency and severity
- Proper roof management supports:
  - Loss reduction
  - Budget predictability, i.e. every 15 years complete roofing analysis
  - Inspection readiness



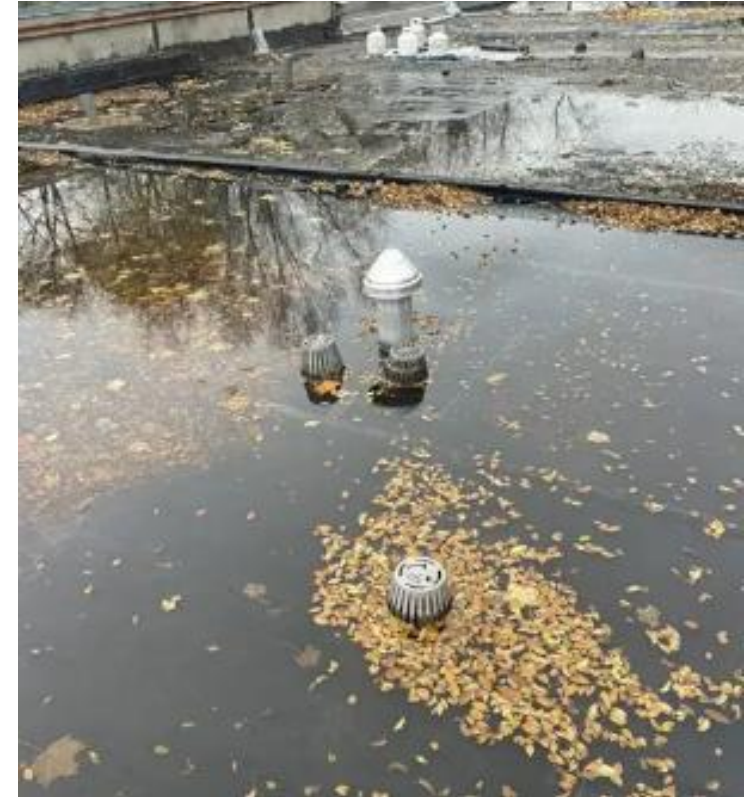
# Roof Risk in Public Facilities

- Public facilities face unique roof exposures:
  - Aging building stock/ unique occupancy
  - Limited maintenance budgets
  - Multiple roof types at a single location, with different install dates
  - High occupancy and critical operations
  - Historical Buildings
- Unaddressed issues often escalate from minor maintenance to major insured losses.



# Common Roof Loss Drivers

- Most roof losses stem from preventable issues:
  - Blocked or damaged roof drains
  - Deteriorated flashing and penetrations
  - Deferred repairs after storms
  - Poor documentation of roof condition



# Performing Practical Roof Assessments

- Effective roof assessments do not need to be technical. When they are technical, this is often driven by warranty details, as some roofing contactors require annual moisture analysis to be completed. Missing an inspection could void the '20-year' warranty.
- Focus on:
  - Visible damage or deterioration
  - Drainage performance
  - Evidence of past leaks or repairs
  - Housekeeping and debris accumulation
- Consistency matters more than complexity.

## Roof

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Are there any roof deficiencies observed (damage, aging, membrane issues)?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Date of last roof replacement?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Date of last inspection?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Any active leaks or temporary repairs?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Has an infrared moisture scan been completed?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Are drains routinely cleaned and documented?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Are there any flashing / penetration sealing deficiencies?
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Is the rooftop equipment properly secured?
Deficiencies Found:			

# Performing Practical Roof Assessments- Polling

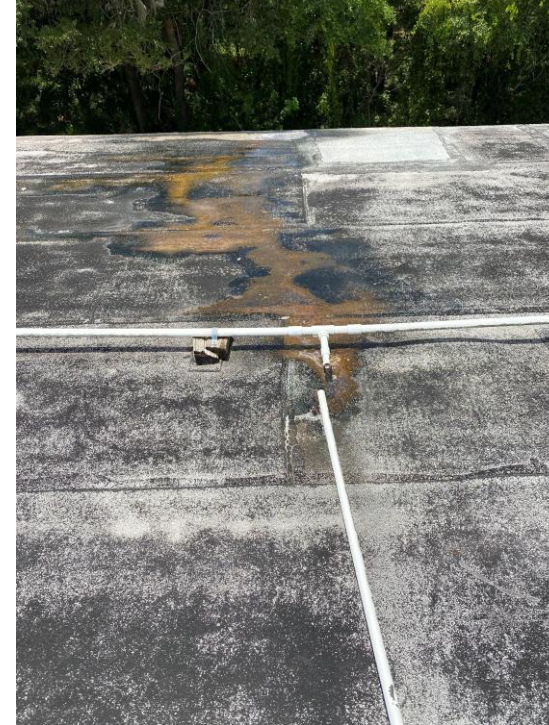
Do you or your facilities personnel walk the roof(s) at least once a month?

Do you or your facilities personnel walk the roof(s) pre/ post Hurricane Season?

Do you or your facilities personnel walk the roof(s) once a contractor has completed any type of work on the roof?

# What to Document and Why?

- Clear documentation protects both the facility and the organization.
- Recommended documentation:
  - Roof type and age
  - Date of last inspection
  - Observed deficiencies
  - Photos of problem areas
  - Corrective actions taken or planned
- This supports:
  - Informed decision-making
  - Budget planning



# Using Photos Effectively for Accountability

- Photos are one of the most valuable risk management tools.
- Best practices:
  - Photograph wide areas and close-ups
  - Capture before and after repairs
  - Date and label images
  - Store photos in a central location



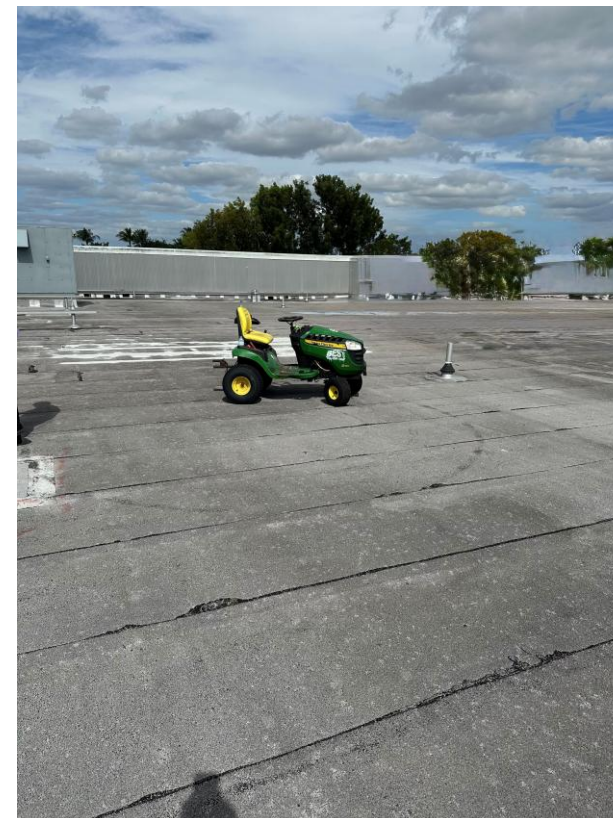
# Preparing for Property Inspections

- Being inspection-ready reduces negative findings and follow-ups.
- Preparation includes:
  - Up-to-date inspection records
  - Evidence of completed or planned repairs
  - Clear roof access and safe conditions
  - Awareness of past recommendations



# Responding to Loss Control Recommendations

- Loss control recommendations are risk-reduction tools, not penalties.
- Best practices:
  - Review recommendations promptly
  - Prioritize based on risk and feasibility
  - Document actions taken
  - Communicate progress clearly
- Proactive response builds confidence with insurers and reinsurers.



# Integrating Roof Maintenance into Facility Management

- Roof care should not be isolated from facility operations.
- Integration includes:
  - Coordinating roof inspections with maintenance cycles
  - Aligning repairs with capital planning
  - Including roof condition in asset management programs
  - Assigning clear ownership and accountability



# Reducing Claims Through Proactive Maintenance

- Facilities with proactive roof programs typically experience:
  - Fewer water intrusion claims
  - Reduced emergency repairs
  - Improved long-term roof performance
  - Better defensibility in claims situations
- Small actions often prevent large losses.
- Immediate Remediation: Extraction and drying to prevent mold.
- Containment Measures- Flood/spill kits to stop water migration.
- Vendor Partnerships- Pre-contract restoration firms (example- ServPro) integrated into EAPs and Hurricane Plans.
  - Staging of equipment, regionally or by location.
- Training & Preparedness
  - Most incidents occur after hours or during shifts with less-experienced staff.
  - Advisory assists clients with written EAPs, call lists, and training.



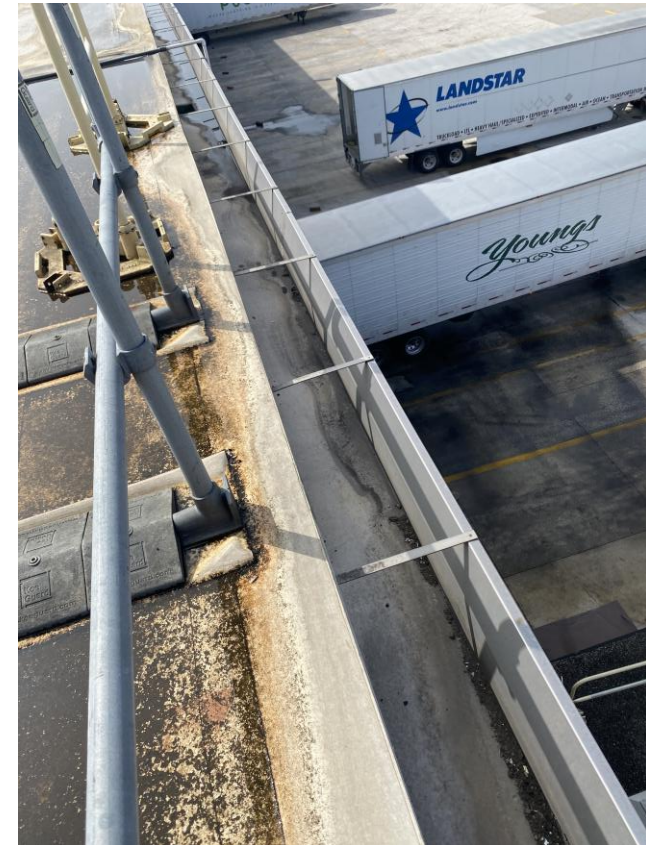
# Practical Takeaways

- Key actions to implement immediately:
  - Conduct regular, documented roof walk-throughs
  - Maintain clear photo records
  - Address drainage and penetration issues promptly
  - Track and close loss control recommendations, related to preventative maintenance
    - This should also be put into practice to ensure this would not repeat.
  - Coordinate roof care with broader facility planning
    - If one location has an issue, more than likely this will be at other locations, depending on the type/ location.

## 2. Roof & Drainage

- Roof has been visually checked or walked (if safe to do so)
- No visible debris, leaves, or trash on the roof
- Roof drains and scuppers appear clear and unobstructed
- No visible signs of leaking inside the store (stains, dripping, ceiling damage)

Notes / Issues Identified:



# Supporting Information

- FEMA 543/551- building envelope failures (roofs, windows, penetrations) are a top driver of water damage during hurricanes.
- Repeated losses lead to premium increases, higher deductibles, exclusions, or even non-renewals.
- Reputational risk- Water issues erode guest and tenant confidence.
- Implementing technology in/ around roof penetrations within the upper floors of a building.



## Smart detection system to alert of water flooding

A cloud-based system controlled remotely by an application and management software.

The system sends real-time notifications to your smartphone through an application about water flooding that may result from a water burst or flooding, temperature changes and communication.

The flood sensors detect flooding as soon as water hits the sensors and immediately sends alerts.

The system connects to the internet via wired, wireless or cellular communication. The communication between the components is RF based.

The system includes a HUB and flood sensors.

The system can be integrated to a building management systems via API.





**Any questions or queries contact:**

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## Next Session:

Roof Maintenance Session 4: KCAMP's Journey to Effective Roof Maintenance  
**June 23<sup>rd</sup>, 2026 @ 11:00 am EST**

This case study offers a practical, real-world perspective on developing and sustaining a roof maintenance program. KCAMP will share their journey, providing actionable insights and lessons learned from implementation to outcomes.

Participants will learn to:

- Explore Program Development & Implementation: Understand how KCAMP designed and rolled out their roof maintenance program.
- Apply Practical Tips: Gain hands-on strategies and best practices KCAMP used during implementation.
- Evaluate Results & Lessons Learned: KCAMP will review successes, challenges, and benefits achieved so far, and how these insights can inform similar programs.

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