



RISK MANAGEMENT **ALERT**



RISK MANAGEMENT ADVISORY

Utica National Insurance Risk Management Department Bulletin

High Wind Protection for Commercial Property

Whether you rent or own your property, it is important to ensure your building is protected from severe weather. More than 60 percent of the United States is vulnerable to damage from high-wind events such as hurricanes, straight-line high winds and tornadoes.

A few simple steps and regular building maintenance can help protect your business and could mean the difference between staying open or closing the doors forever. If you don't own the property, consult with your landlord or property management agency. It's possible that the property's maintenance staff or contractors with whom the landlord has done business can complete the work.

Check Roof Condition – Basic Guidelines

- Roofs less than 5 years old are generally in good condition and should meet all the criteria below.
- Roofs between 5 and 10 years old are generally in fair condition and may require some maintenance.
- Roofs 10 years or older may be in poor condition and could need to be replaced.

Have the roof inspected by a reputable professional roofing contractor to determine if repairs are needed or replacement is recommended.

For low slope or flat roofs:

- Metal flashing should be secured to the structure and free of rust.
- Roof covering should not be cracked, blistered, torn or punctured; it should also not be bunched up or loose as this can indicate the roof covering isn't properly attached.
- If there is gravel on top of the roof covering, it should be evenly spread to hold the roof covering in place and should never be piled up in a single area.
- All roof openings, such as vents, should be sealed.
- All roof-top equipment should be secured with anchor bolts.
- Drainage systems should be kept clear of leaves and other natural debris – and there should be no ponding of water on the rooftop.

For steep-slope roofs:

- Asphalt shingle tabs should overlap and adhere to shingles below.
- Shingles and shakes should not be curled, lifted or missing. Slates, tiles, metal shingles or panels, and metal flashings should be intact. Missing pieces should be replaced.

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- Edge shingles not well fastened or that extend beyond the drip edge more than 1/4 inch, or if the shingles are old and brittle, could expose the roof to damage.
- All roof openings, such as vents, should be sealed.
- Hip and ridge tiles on most roofs installed prior to 2006 have very little wind resistance. Hips and ridges should be able to withstand the highest design wind pressures and be securely fastened to the roof. A professional roofer familiar with tile roofs should evaluate the tile connection along hips and ridges and can, if necessary, remove and re-install them, using mechanical fasteners (bolts, screws, etc.) and/or approved foam adhesives. Tiles attached only with mortar generally have poor wind resistance. The only effective upgrade is to replace the tiles and attach them with screws or an approved adhesive.

Assess the exterior of the building and surrounding areas to ensure that landscaping, trees and/or signage do not become a wind hazard.

- Trim trees and shrubbery.
- Cut weak branches on plants and trees.
- Secure signs, vent stacks, rooftop mechanical equipment or other vertical projections.
- Remove bricks, pallets or other debris that may become projectiles during high wind storms.
- Replace gravel/rock landscaping with shredded materials.
- Neighboring buildings with flat roofs containing stones or gravel are a major source of wind-borne debris when wind speeds climb to hurricane force and the stones or gravel can easily break unprotected windows.
- Secure outbuildings, fences, garbage cans, outdoor furniture and awnings, all of which can potentially become windborne debris and break windows and sometimes tear openings into your building.

Establish a plan for window and door protection.

- The highest level of opening protection normally available for windows are professionally produced shutters, which meet the Miami-Dade County standards. These standards require that the product be able to resist the impact of a 9-pound 2x4 traveling at 34 mph without penetrating the shutter. If installed according to the manufacturer's recommendations, the glass behind the shutter should not break.
- Check to be sure that exterior windows and doors in hurricane-prone areas have a minimum pressure rating of 50 pounds per square foot. You can look for a label or sticker in the corner of the glazing or inside the frame itself or contact the window/door manufacturer.
- Check window seals and repair any cracks or signs of peeling.
- Install head and foot bolts on all inactive exterior double doors or replace doors with those that can be secured to a lockable center post.

Utica National has a wide array of material available to help you control these and other types of losses. Visit www.uticanational.com or contact your local Risk Management Representative for more information.

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