

Properly maintaining roof-mounted equipment has its benefits

Roof damage is a major source of property loss each year when buildings are subjected to high winds, wind-driven rain, hail, ice and snow, and wildfire. A compromised roof can lead to significant damage to internal fixtures, furniture and equipment. What's more, rooftop equipment or pieces of the roof itself can take flight during a windstorm, causing damage to the building, nearby vehicles or even neighboring property. Proper attention to all aspects of a roof can make the difference between minimal damage and catastrophic failure during high winds.

The focus of this Risk Management Alert is on roof-mounted equipment, such as HVAC, photovoltaic systems, exhaust fans and other mechanical units – all of which are common features on many commercial rooftops. Proper maintenance of this equipment leads to long-term savings by prolonging the life of the equipment, lowering utility bills and affording greater protection in a storm.

ENERGY EFFICIENCY

Proper ventilation of roof-mounted air conditioners and air makeup units means greater energy efficiency, which leads to lower electric bills, a smaller carbon footprint and a more comfortable indoor climate for the building's occupants. Clogged and soiled air filters can reduce air flow and affect the unit's heating and cooling abilities. Poor ventilation also requires the unit to run for longer intervals, causing greater wear and tear on the motors and leading to a shorter operating lifetime.

Steps Business Owners can take

Replace the air filter in accordance with the manufacturer's guidelines. This is an easy and cost-effective way to help maintain a ventilation system's efficiency.

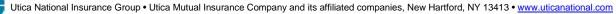
KEEPING PARTS IN GOOD WORKING ORDER

Motors, bearings and belts should be well maintained in accordance with the manufacturer's maintenance guidelines to ensure proper operation of rooftop units. This will help prolong the life of the unit and prevent breakdowns, which can have cascading effects on many aspects of business operations.

Steps Business Owners tan take

- Keep motor and fan bearings well lubricated.
- Ensure that rubber belts have the proper tension. Belts that slip will emit a high-pitched whining sound similar to an automobile's belt slipping.
- Watch for signs that rubber belts have become brittle and cracked. Remember: belts have a limited lifespan and should be inspected and replaced when directed by the manufacturer or upon signs of deterioration.

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THE IMPORTANCE OF BALANCE

Fan blades operate most effectively when they are well balanced. The unit will vibrate when blades are unbalanced, and this may cause screws and other parts to loosen. An unbalanced fan reduces efficiency and compromises the unit's secure attachment.

Steps Business Owners can take

- Check for imbalance and vibration as part of regular inspections. The greater the imbalance, the greater the vibration.
- Contact a reliable contractor when a rooftop unit begins to vibrate. A contractor can correct problems that may cause the fans to be unbalanced.

EXTERIOR MAINTENANCE AND SECURE ATTACHMENT

Because rooftop equipment is exposed to all weather elements, it is vital to maintain the unit's exterior and ensure it is securely attached. Corrosion and deterioration are the most common problems and can allow panels or other parts to become airborne during high winds.

Steps Business Owners can take

- Inspect for rusted metal panels, screws and metal flashing on curbs, and replace as soon as possible.
- Inspect around the unit's connection to the curb it sits on. Check for visible signs of potential leaks. These can be repaired using various readily available roof sealants and caulks.
- If it is suspected a water leak has occurred, the curbing itself should be inspected for rotting. Replace it, if necessary.

CHECK AND RECHECK

While a local contractor or maintenance worker can perform most of the inspections and repairs necessary to keep rooftop equipment in good working order, inspect the equipment after the work is done to make sure all screws, cables and cable straps are tightened and back in place. Failure to correctly reinstall screws and cables can compromise the unit's overall structural integrity and leave it vulnerable to potential damage during a windstorm. For example, panels can tear away and skip across the roof cover. This creates water leaks and, in some cases, causes the roof cover to fail.

Steps Business Owners can take

- Remind the contractor you will not consider the job done until all parts of the unit are back in place and properly secured, and all debris is removed.
- At the conclusion of rooftop equipment repair, have the maintenance staff inspect the unit to make sure that screws, cables and cable straps are tightened and reconnected.
- Check the roof for miscellaneous debris and tools that may have been left behind. Anything not firmly attached to the roof can become windborne debris during a storm.

Following the essential steps outlined above can reduce utility costs, enhance longevity, help reduce expensive repairs, and prevent serious damage to your business and your bottom line.

Utica National has a wide array of materials available to help you manage risks. Visit us online at <u>www.uticanational.com</u> or contact your local Risk Management Representative for more information. The Insurance Institute for Business and Home Safety (IBHS) also offers additional information about maintaining commercial properties. Visit IBHS at <u>www.DisasterSafety.org</u>.

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