

Keep a roof on claims

Too many people and companies neglect to ensure their roof is well maintained, which can lead to costly claims. The Annual Maintenance Programme is the solution, says Edward Basnett, Managing Director of EBL Group.

Why is it we think nothing of servicing a car or costly machinery and getting it checked regularly? It is law to have your car inspected yearly if it is over three years old, and if it doesn't have this inspection, your insurance is exempt.

What is more, companies think nothing of having routine maintenance carried out on all sorts of machinery, from service agreements with IT consultants to window cleaners. Probably the most important purchase in anyone's life is their property, or for that matter, companies entering into a lease agreement and taking on the liability of the upkeep of the building.

The Problem

EBL Group considers the roof the most important aspect of any building, yet once it is out of sight, it is out of mind. A roof has the potential to destroy the building's contents, disrupt people's lives and businesses on a catastrophic scale, and if neglected, it is probably one of the most expensive elements of the structure to replace.

So, why is it that this most important aspect of a building gets overlooked?

The main reason is there are too few people prepared to be proactive in this area. Is it because they presume that they are insured if they have a roofing problem, and any damage caused or disruption will be covered?

As an experienced contractor who has been dealing in this field for over 25 years, we are regularly astonished how large organisations, blue chip companies and individuals who own expensive houses, do not carry out the basic maintenance. This could be cleaning out gutters and just a general inspection for loose material that has the potential to do serious damage and injure the public.

Every winter, roofing companies are inundated with enquiries they simply cannot cope with, leaving customers stranded and carrying out work in a rushed manner, with sub-standard workmanship and temporary repairs.

They have difficulty carrying out work under inclement weather conditions, and safety is often jeopardised. It is a vicious circle that happens every season.

The great majority of this work is easily identified and can be carried out more efficiently and competitively under routine maintenance.

The Solution

EBL Group has developed a new product called Annual Maintenance Programme - in short AMP. It has many benefits for insurance companies, businesses, landlords, tenants and maintenance managers.

It is a national service, primarily designed

for the commercial and industrial market.

EBL has piloted the scheme for 18 months, and in that short time it has been an outstanding success. Companies such as British Aluminium, Pilkingtons, and British Gypsum have benefited from the programme, saving them millions of pounds, by prolonging their roof life, and preventing major disruption.

How it works

The programme is simple, as all the good ideas usually are.

Once a year, your roof is annually inspected. While the inspection is being carried out, operatives carry out gutter clearing or carry out possible repairs. For an annual set fee, you receive a substantial roof report that first describes the roof in detail, confirming its components and manufacturer's comments on the workmanship, and provides recommendations and specifications that are the most feasible options available to the roof, and how to prolong its life expectancy.

- The AMP customer takes priority and in the event of an emergency/break-in, leak etc., operatives will attend the site within 48 hours - guaranteed.

- Our prior knowledge of the roof's construction, condition and site procedures will obviously include the Risk and Method Statements, enabling our operatives to carry out any repairs in the most efficient and competitive way possible, and in some cases, to carry out full-scale repair, as opposed to a temporary repair.

Your roof - a highly valuable asset

When your photo-copier breaks down in the office, the engineer who comes out is equipped with the knowledge of the machine and has a selection of spares to rectify the problem, so why isn't it the same for the most important part of a building structure? It too needs servicing.

If you want anything insuring these days, whether it be a piece of jewellery or a classic car, you will need an independent valuation and possible signed declaration, and recent photographic evidence of its present condition.

If you are getting contents insurance, there are always stipulations that you have to have, specific locks, alarms or other security measures.

But, when it comes down to insuring probably the largest purchase anyone makes, or indeed a company's major asset (or liability when entering into a lease), cover can easily be maintained.

While there are pre-insurance surveys, these



do not always go far enough. For example, does the surveyor go on the roof? This rarely happens. Do they ask what service agreements are in place to maintain the roof, do they have a procedure for an emergency, or do they have the usual passive search strategy?

Perhaps they give it to a management maintenance company who then also picks up the passive search strategy, when it comes down to the roofing contractor.

Surely the company that maintains and inspects the building yearly is best to deal with any emergency call-outs - or repairs and claims?

The benefits to insurers

From an insured point of view, it is essential to have the AMP in place, so a company can prove to their insurer that they have had their roof annually inspected by a professional national company.

It can be made clear the gutters have been cleaned out and there could be no ambiguity over their responsibility of maintaining the building, in the event of a claim or dilapidation order by the landlord.

The AMP in the future

At EBL we believe insurers should insist on an AMP. The quotations for the AMP can be given online for any roof in the country, which only requires four fields of information:

1. Location
2. Height of roof to eaves
3. Size of roof
4. Type of roof

The AMP product has many advantages to different people and companies, it puts a system in place to save costs, cope with emergencies and have long term benefits of having preventative maintenance.

For more information and details of all the benefits visit our website or contact:

EBL Group Limited
Sutton Quays Business Park
Sutton Weaver
Cheshire
WA7 3EH
Tel: 01928 751 400
Fax: 01928 751 300
Website: www.eblgroup.co.uk
E-Mail: enquiries@eblgroup.co.uk