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## In This Issue...Roof Warranties: What You Need To Know

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Most people recognize the importance of a roof warranty. But reading and understanding warranties is frequently frustrating and confusing. We are going to change that. First, let's establish that your author is not an attorney. The following explanation is designed to help you understand how to evaluate a roof warranty. It is definitely not a substitute for legal advice.

### **Warranty: What Is It?**

A warranty is a promise by the issuer of how he expects the product to perform, what he will do if the product fails to perform as promised, what limitations he places on his obligation and how long his obligation lasts.

### **Who Issues it?**

A warranty can be issued by a roofing contractor or by the manufacturer of the materials being installed. A warranty is no better than the ability of the issuer to keep his obligation because warranties are not insurable. In other words, the cost of warranty repairs comes out of the issuer's pocket, not out of a liability insurance policy payment from his insurer. For this reason it is reasonable to assume that a warranty issued by a manufacturer is likely to be better for you than that issued by an individual roofing contractor, because the manufacturer can be expected to have much better financial resources available to meet its obligations.

### **What Is Guaranteed?**

Roof warranties will typically be written to cover material only, labor only, or material and labor. The typical warranty claim is for the repair of a leak or several leaks. It is typically not to replace a whole roof. But all leak repairs are typically labor intensive. So for many warranty leaks a material only warranty is like no warranty at all.

### **Limitations!**

A common understanding of many people in the roofing industry is that a warranty is designed to protect the issuer, not the purchaser, and there is certainly a degree of truth to that. The limitations section of the warranty is where the manufacturer will do that.

Most warranties will exclude failures of the roof caused by natural disasters, hail damage, vandalism, etc. Most will specify a monetary limitation to their repair obligation. This means you can receive a "100% Labor and Material Warranty" and still have to pay for repairs!

### **Consequential Damages?**

Your insurance agent will tell you that for every dollar spent fixing a leaky roof there will be ten dollars spent fixing things damaged by the leak on the inside of the building. So if a warranty excludes consequential damage to your building and contents (and most do) it is excluding a lot. Your insurance agent will also tell you that your insurance policy will protect you from such losses. But the reason that leaky roofs produce the second largest number of lawsuits in the building industry is because those policies don't always work the way they are supposed to. The manufacturer blames the roofer, the roofer blames the manufacturer. Their insurance companies fight. Your roof continues to leak.

### **"Warranties Don't Work"**

Individuals tell us that "warranties don't work". We then hear about roof problems that "should have" been covered that a manufacturer denied coverage on. It can happen. But our experience is that roof warranties usually DO work and that most manufacturers back them up very well. Our experience is that most manufacturers, in fact, often go beyond the call of duty in addressing claims. (If that is not your experience, maybe you should contact us. We often unscramble these things for organizations.) Our point is that, regardless of what you may have heard, warranties are important and their provisions should be carefully considered.

### **What To Do**

You should never pick a roof system based on its warranty provisions. You design a solution and see to it that it is installed properly in the hopes of minimizing the need for warranty repairs. However, all things otherwise being equal it is important to know what your warranty will and will not do. Read it carefully or ask an expert in the field to help you evaluate it.