

# Baptist Insurance Services

***SPECIAL EDITION***

## **IMPORTANT: WATER DAMAGE CLAIMS UPDATE**

Due to the increase and frequency in severe weather patterns across Australia, Insurers are looking more closely at maintenance issues that lead to water damage claims. We are seeing a growing number of claims where incoming water has caused damage to ceilings, walls, carpets, furniture, etc.

Our ISR (property & contents) policy wording does not cover claims where a lack of maintenance gives rise to damage. Now that the Insurer is taking a more active role in reviewing claims, we are required to adhere more closely to the policy conditions.



What does this mean for you?

If you sustain water damage due to a roof that has not been regularly maintained, it is likely that we will no longer be able to accept your claim or, at best, your claim may be severely reduced. Not only will we not be able to cover the cause of the damage (eg. broken tile), but we will not be able to cover the resultant damage.

Some examples of maintenance issues not being addressed by constituents are:

- Gaps in or dislodgement of roof flashing
- Stagnant or pooling water
- Rusting of iron sheeting, gutters or nails
- Water stains or mouldy odours inside the building which may indicate leaks
- Leaf litter and other debris in the gutters and around downspouts
- Any damage to the roof covering such as cracks, tears or air bubbles
- Inadequate anchoring of roofmounted equipment



All roof repairs should ideally be handled by a professional roofing contractor who has the required experience, expertise, liability insurance, and safety gear and equipment.

It is important to note that when gutters and downpipes are clogged with debris it can lead to serious drainage problems and increase the risk of the building suffering from flooding, and also make it more susceptible to fire damage during the dryer seasons. Water build-up in the gutters can eventually lead to gutter collapse; it also allows insects and other vermin to breed and weeds to grow. To help provide good drainage and to ensure your gutters last, get them cleared regularly. It may be that the guttering system needs to be upgraded to better handle the increased volumes of water we are experiencing with the more severe weather.



In addition, complex roofs, such as those with lots of intersecting points, are often more prone to debris accumulation along ridges and intersections, increasing the risk of windborne embers occurring during a fire situation or the redirection of water under the tiles and into your building. Buildings with complex roofing systems may require extra attention when it comes to care and preventative maintenance issues.

In the event of a water damage claim, we will require photos of your roof and gutters as well as a report from a qualified contractor to advise the cause. If the cause is due to poor maintenance, we may be obliged to deny the claim. Please pass this update on to church leadership and those involved in property maintenance. Should you have further queries, please don't hesitate to contact your local BIS office.