

From the Claims Desk: Leave Roof Work to the Pros

A severe storm rocks your community—and your church facilities. You walk around the buildings to inspect the damage and see that a couple of shingles have fallen. There is also a water stain on the ceiling in the kitchen, indicating possible damage to the roof.

You think to yourself that maybe this is something that can be easily repaired—a couple of shingles nailed down, a little roof sealant around the flashing, that kind of thing. Maybe you think that this is something you can even do yourself to save some money. So you get a ladder, prop it against the building, and look up. Then it occurs to you, “On second thought, maybe I shouldn’t do this. Maybe I should leave it to the professionals.”

That last-minute realization could save you from serious injury. You should never climb onto your roof to inspect for damage or attempt to make repairs yourself, nor should you allow any other staffers or volunteers to do so. Always call in a licensed professional for roof inspection and repair.

Mike Marino, Vice President, Claims, for the Church Insurance Companies (CIC), says that claims resulting from church staff and volunteers falling are all too common.

Head and brain injuries and serious fractures frequently occur as a result of people climbing ladders to inspect or repair the roof. “These types of injuries are devastating to people—and, in many cases, they have to live with them for the rest of their lives,” Mike says. “It affects their personal lives, their employment, their families. Do everything you can to avoid putting people in harm’s way.”

He adds, “I do recognize that funds are tight, and that using licensed professionals for roofing services can be expensive. But they have the proper equipment, and they understand the safety precautions.” What Mike suggests is that you look for cost-savings measures elsewhere. “Have volunteers do the cleaning [or other safe duties] instead of paying for those tasks,” he says, “And call in a professional for the more dangerous and specialized maintenance.”