



## Prepare Your Roof for Winter

Fall will be here before you know it, and now is the time to start to think about preparing your roof for winter. Preventative roof maintenance is important, and can help protect your building through winter. Also, having fewer claims will help keep your insurance premiums as low as possible.

Here are a few tips for your roof management program:

- Have employees conduct regular inspections.
- Check for surface damage.
- Keep moss off your roof.
- Check for water damage and make repairs.
- Check flashing for gaps.
- Make sure your roof allows for water drainage.
- Inspect HVAC units, hatches, stacks and skylights to ensure the seams are watertight.
- Check inside your building for water damage and make repairs.

You might consider hiring a roofing contractor to perform these services. Make sure they have commercial insurance including workers' compensation coverage. Always keep good records of inspections and any work performed.

Accidents can happen at any time. Having the right insurance can protect your home and everything in it, as well as keep your property covered from damages and accidents.

While standard Home Insurance can cover anything from fire and weather damage to injuries and theft, not all damages and accidents may be insured under a standard policy. That's why it's important to talk to an insurance specialist at Berry Curtis Insurance about specific coverage options that are applicable to your individual needs.

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