# The Roofer's Edge

Insurance insights for Roofing Contractors from Jay Stoetzer

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## The Exclusions That Turn a Covered Job Into Your Problem

October is when roofers finish the season's storm work and start thinking about renewal. Before you sign next year's application, it's worth knowing what your general liability policy won't cover. Roofing is one of the hardest classes to insure, and many policies — especially from surplus lines carriers — carry exclusions that only show up after a claim. I'm Jay Stoetzer, and this month I'm walking through the exclusions that matter most to roofers.

### Common Roofing Exclusions and Limitations

- Residential-only or commercial-only restrictions that leave other work uncovered
- Height limits, often excluding work above three or four stories
- Hot work or torch-down exclusions, or conditions requiring fire watches
- EIFS (synthetic stucco) and certain siding exclusions
- Water damage or "open roof" limitations during re-roofing
- Prior completed work exclusions when you change carriers

### Completed Operations: The Long Tail

Every roof you install carries years of exposure. If a flashing detail fails and water ruins a homeowner's ceilings two years later, completed operations coverage is what responds. Some policies cover only work performed while the policy is in force, so switching carriers can leave earlier roofs uninsured. Ask how prior work is treated before you move.

### Classification and Payroll

Carriers rate roofing liability on payroll or sales, and they ask what percentage of work is residential, commercial, new construction and repair. Misreporting — even accidentally — can lead to audit bills or coverage disputes. Keep records that show the mix of work you actually do.

**YOUR AGENT**

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**46+ Years Experience**
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**DID YOU KNOW?**

- Some roofing policies require a written fire watch after torch work; skipping it can void coverage for a fire.
- Water intrusion during re-roofing is one of the most common roofing liability claims.
- Policies written on a "claims-made" basis behave very differently from occurrence policies when you change carriers.

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## PRO TIP FROM JAY:

Pull your GL policy and look for the endorsements page — the list of forms after the declarations. Highlight anything with "exclusion" or "limitation" in the title. Then send me the list and I'll tell you in plain language what each one means for the work you do.

## REAL-WORLD SCENARIO

A residential roofer takes on a strip-center re-roof to fill the schedule. A tenant's inventory is ruined by water during tear-off, and the claim is denied because the policy excludes commercial roofing. The roofer pays the loss himself. A conversation with his agent before bidding the job would have revealed the exclusion and the coverage he needed.

*— Jay Stoetzer*

## Recipe of the Month: Slow Cooker Apple Cider Pulled Pork

**Ingredients:**

- 3–4 lb pork shoulder
- 2 cups apple cider
- 1 onion, sliced
- 2 tbsp brown sugar
- 1 tbsp smoked paprika
- Salt and pepper
- Buns and coleslaw for serving

**Instructions:**

1. Rub the pork with brown sugar, paprika, salt and pepper.
2. Place onion in the slow cooker, add pork and pour cider over it.
3. Cook on low 8 hours until tender.
4. Shred, toss with a little cooking liquid and your favorite KC sauce, and serve on buns with slaw.

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## Free Roofing Policy Exclusion Review

Send me your current GL policy and I'll identify exclusions that could leave you exposed — and shop carriers that cover the work you actually do.

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*This newsletter is for general information only and does not change the terms of any insurance policy. Coverage depends on the actual policy language, and availability varies by carrier.*