

AIRS RISK SOLUTION 'YEAR OF THE ROOF'

According to The Bureau of Meteorology we can expect a higher than average rainfall this Spring and Summer (September 2021 to February 2022) due to the La Niña weather pattern. With this in mind it's important to be sure you're ready for a downpour.

As we continue our 'Year of the Roof' risk initiative we want to keep the momentum going about the importance of maintaining clean gutters and clear down pipes.

Cleaning the gutters can be one of those maintenance jobs that gets overlooked. That is, until a rainstorm comes and the water is pouring over the edges. Box gutters are designed to handle a "100-year flood event", which is rain coming down at a rate of 192mm per hour at its peak, and eaves gutters are designed to handle a "one-in-20 flood event", or 113mm/hour.

That's a lot of water, but what happens if those gutters are clogged, or the rain can't escape in the down pipes. The consequences can be extremely costly.

SEVEN MAJOR PROBLEMS CAUSED BY BLOCKED GUTTERS

1. Overflow

Leaf litter build-up causing blocked gutters to overflow into the eaves and ceiling not only causes damage to the building, but if the water flows inside, it will cause even more extensive damage.

2. Structural Damage

Water that can't run through the gutters and downpipe has to go somewhere. Water finds the path of least resistance, which means overflow will run through any cracks that exist in the walls or roof. These cracks will get bigger over time and can lead to wood rot, compromising the structural integrity of the build.

3. Roof Damage

As we mentioned in the point above, any small fissures that exist in the roof will be further expanded by overflowing water.

4. Mould and Mildew

Leaves and dirt resting in the gutters can cause mould and mildew to grow. This can cause corrosion and leaking, requiring them to be replaced.

5. Attracting Pests

Rotting debris sitting in the gutters can attract birds, mice and rats, as well as possums; all of whom would all be attracted to the nutrient-rich composting leaf litter.

6. Policy Conditions

The costliest consequence of damage from blocked gutters comes when you try and claim the damage through insurance. Policies are very clear about limiting or providing no cover for pre-existing damage or lack of regular maintenance. When this occurs, the claims process is compromised and outcomes are not always ideal for the insured.

7. Time and Cost

Organising repairs is not only a financial cost (cost of the excess, or repairs that fall under the excess), but a cost in your time as well. In addition, the building that's damaged may be out of order for the duration of repairs.

So, the best way to avoid all this and ensure sure you're ready for the rain is to make sure your gutters and down pipes are clear, and to do that safely. The two options you have are to hire someone to do the work, or to do the work yourself.

Gutter maintenance is not something you do just once, and you're done. A proper maintenance schedule for clearing leaf litter and mud from your gutters is important if you're to ensure they stay clear. At a minimum, this needs to be done every six months.

If you choose to hire someone do to the work, you're looking at an average cost of around \$500 to \$650 a year, depending on several factors (e.g. height of the building, size of the roof and guttering length, how much debris is present). Multiply this by 50 plus structures in a Diocese and this option becomes cost prohibitive!

THE AIRS SOLUTION

As we've previously shared, AIRS assisted the Gippsland Diocese to invest in a SkyVac gutter vacuum to use at all its parishes and care facilities. They've even completed a video series showing how easy it is to use. It can be used from the safety of the ground, removing the danger of accidents arising from the use of ladders.

For the one-time investment in the cost of a SkyVac (\$6k) you save yourself the cost and inconvenience of repairs, and the repeating cost of hiring someone to clean your gutters every six months.

AIRS will subsidise the cost (up to 50%) for any member who chooses to purchase a SkyVac gutter cleaning system. This offer is subject to the following:

- The SkyVac is used as part of a broader roof maintenance program
- Agreement to purchase SkyVac should be made before 30 March 2022
- The member commits to formalising a gutter cleaning program/schedule with the SkyVac to minimise water and fire damage coming into the extreme weather season
- The SkyVac in conjunction with an annual maintenance program to trigger the Property Risk Reduction initiative – excess reduction in case of claim

Set yourself up for safe and cost-effective gutter maintenance and contact the team at AIRS so we can help you purchase the SkyVac system in the most cost-effective way.

References:

- <http://www.bom.gov.au/climate/ahead/outlooks/>
- <https://www.vba.vic.gov.au/news/news/2021/gutted-if-you-dont-clean-your-gutters>
- <https://www.abc.net.au/news/2021-07-15/getting-rid-of-gutters/100293122>
- https://bluemountainmesh.com.au/wp-content/uploads/sites/3/2018/10/STORM-DAMAGE-PROTECTION_Gutter-Mesh-Information-Guide.pdf
- <https://www.portervac.com.au/how-much-does-gutter-cleaning-cost/>