



Roof Construction Types

As it relates to The Connector and property risks, this document provides information relative to roof construction types as a variable in quoting submissions. This is not a complete listing of all possible roof types across all structures, rather a simple guide to provide clarity and education regarding the available selection options in The Connector.



Shingle

Shingles are the most popular roofing material in North America. The most widely used are Asphalt composite shingles, made from a fiberglass base topped with asphalt and mineral granules. They typically come with a 20- to 30-year warranty. Composite shingles excel at flexing and adapting to a roof's movements due to expansion and contraction. Shingles can also be produced in other materials such as wood or slate.



Concrete / Clay Tile

Concrete/clay tiles are molded from standard sand-mix concrete or sourced clay. Concrete tiles come in a variety of profiles and colors; clay tile is often left unfinished and appears red in color, while concrete tile is sometimes finished with a decorative coating. Both are a very heavy roofing material, making it a good choice in high-wind and very hot regions. Life expectancy of either is 40-50 years or longer.



Metal

Metal roofing excels at sloughing off heavy snow and rain, won't burn and resists high winds. It is lightweight and can be installed over existing roofs. Metal roofing comes in vertical panels or shingles resembling slate, tile and shake – and lasts about 60 years. However, metal can be easily damaged/dented from hail, and corrosion also varies by material.

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Single-Ply Membrane

A good choice for flat or very low-pitch roofs is a membrane roof. Lifespan is typically 20 to 35 years when the roof is properly maintained. There are several types of membrane that are used, including:

- 1 Neoprene (polychloroprene)
- 2 EPDM (ethylene propylene diene monomer)
- 3 PVC (polyvinyl chloride)
- 4 Chlorinated polyethylene and chlorosulfonated polyethylene sheets
- 5 Polymer-modified bitumens



Built-up

Built-up roofing (BUR) is one of the oldest options for material for flat roofs or roofs that are very low in pitch. BUR systems are constructed with several layers of roofing felt impregnated with asphalt that is applied hot. The felt is applied in overlapping layers to form a barrier two to four layers thick, then a layer of finely crushed stone is embedded in hot tar over the top to create a very durable and impenetrable roof. Industry surveys show that a properly installed BUR roof can last 20 to 30 years.



Concrete Fill

Concrete roofing systems are typically applied to flat-roof buildings and structures, and are assembled either via a series of concrete panels, sheets or pumped into a structural grid. The concrete products used can be standard or insulating, and either provides durability and protection against the harshest of climates and conditions. A concrete roof applied properly can have a life exceeding 25 years.

There you have it - 6 common roof types that relate to property risks seen in The Connector.

Have additional questions or need further guidance? Contact your preferred RT Specialty underwriter.