

With restrictions tightening in every aspect of the real estate industry we are hearing new questions/issues arise.

As always the Chrissy Pulliam Agency wants to be a transparent insurance resource for your team.

So let's talk about roofs...

As much as we would love to give your clients insurance that covers everything with no questions asked... Unfortunately, that is not possible.

When purchasing a home it is not just a shelter but our biggest investment. With all investments regular upkeep and repairs are needed to maintain a safe and comfortable living environment.

In an ideal world a roofer would install shingles that last 40 years and the shingles would do just that... last 40 years.

As you know, changes in weather patterns and environmental factors have led to an increase in claims across the country. In the southeast specifically we have experienced an increase in severe weather events, including storms, hail, and high winds.

These weather conditions have taken a toll on many roofs across the state, leading to an uptick in roof damage claims.

"Well that's what insurance is for." Yes! **Insurance is for sudden and unexpected losses** like a storm, high winds, and severe weather events.

So where's the issue?

Risk Assessment

Insurance companies assess risk when determining coverage and premiums.

If a property's roof is older or in poor condition, it presents a higher risk for potential claims.

This is where "sudden and unexpected" comes into question. Would a 5 year old roof withstand the storm better than a 20 year old roof? When was the last time the roof was inspected and had routine maintenance done? How many major storms were there in the last 10-20 years that could've caused this damage?

We want to cover everything and keep prices low, but we need help too!

How To Help Your Clients

- Regular roof maintenance, such as inspections, cleaning, and repairs, can help extend the lifespan of a roof and prevent damage.
- Buying a new home? Find out the age of the roof! If it is nearing 10-15 years encourage them to have a roof inspection.
- Roof is over 15 years? This means the roof will not be fully covered by insurance and may result in less coverage options. Encourage your clients to discuss options with the current homeowner.

Updated roofs can be the difference in \$700 a year in insurance.

At the Chrissy Pulliam Agency, we understand the importance of having comprehensive insurance coverage to protect your property and investments. We are committed to keeping you informed about any changes that may affect yours and your clients policies and ensuring that you have the coverage you need to safeguard your home or business.