

GETTING INSURANCE TO PAY TO BRING ATTIC VENTILATION UP TO CODE



A STRONG CASE CAN BE MADE DURING A STORM-DAMAGED ROOF REPLACEMENT CLAIM



By: Paul Scelsi, Marketing Communications Manager at Air Vent Inc.

Some residential roofing contractors in storm-prone markets are successfully getting homeowner's insurance to pay the full price to bring the attic ventilation up to the current building code standards. They're doing this while the insurance companies are already paying to replace the storm-damaged roof. These contractors explain to the insurance companies the correct quantity of intake vents and exhaust vents that are necessary to meet code standards based on the attic's size. Sometimes the process involves switching to a better, more efficient way to ventilate the attic – factoring in the roof's shape or geometry.

Kyle Pyatt, director of residential sales, **Gen 3 Roofing Corporation**, Centennial, CO, estimates nearly 95% of the roofing projects his company handles are insurance claims. He has a lot of experience with the process. And Colorado's weather certainly produces storms that damage

roofs. Pyatt shared his strategy working with insurance companies and homeowners.

First, here's a hypothetical scenario.

A nasty hailstorm came through the area and beat up the roof and the vents pretty badly. The insurance company is willing to pay for a complete roof replacement, including the damaged vents. The house has 5 box vents on the roof for attic exhaust ventilation. The roofing contractor hired to replace the roof notices during the inspection that the 5 box vents are not enough to properly exhaust the attic. It turns out that the roof needs 8 box vents based on the attic's size. The roofing contractor also notices that the intake ventilation in the soffit is not sufficient to support the 5 box vents, not to mention 8 box vents. The contractor knows balanced attic ventilation – 50% intake airflow and 50% exhaust airflow – is what's needed to fight heat, moisture, and ice dams.

Finally, the contractor recommends to the homeowner switching from individual box vents

to continuous ridge vents for attic exhaust ventilation. Matching the type of exhaust vent to the geometry of the roof gives the airflow the best chance to work most effectively. And, ridge vents look better due to their lower profile and color-matched shingles installed on top.

It's time to make the case why homeowner's insurance should pay for the attic ventilation being brought up to code and improved along the way.

Point to the Insurance Policy

The easiest path to getting homeowner's insurance to pay is the actual insurance policy itself. "If the policy has 'Law and Ordinance' coverage then the insurance company has to pay the costs to improve the attic ventilation and bring it up to code standards," says Pyatt. "It's also sometimes called 'Building Code Upgrade Coverage.' There's several different ways the insurance companies may word it."

Pyatt points out there is often a cap on the dollar amount the insurance companies will pay under the Law and Ordinance clause. "It's unlikely the cap will be reached due to attic ventilation, but if the project also includes re-decking the roof, for example, then the overall maximum cap could be reached before the attic ventilation costs are factored in. It's important for homeowners to discuss the costs early in the process so there's no surprises," Pyatt says.

Without the Law and Ordinance clause in the insurance policy, Pyatt acknowledges it is more challenging to get the insurance companies to pay. "It's not impossible, but it's unlikely insurance will pay to bring the attic ventilation up to code without the Law and Ordinance coverage. About 90% of the insurance policies that I review have the Law and Ordinance coverage," he says.

It's Pyatt's recommendation that homeowners add the Law and Ordinance coverage to their policies if it's not already there. The minimal additional cost to have it added is more than offset when it's time to replace a storm-damaged roof. "At the end of the day, I would strongly recommend that homeowners have a policy that includes Law and Ordinance to cover building code upgrades," Pyatt says. "Most of the time it will save homeowners thousands of dollars during a roofing project while costing them as little as \$100 per year added to the policy costs."

Point to the Building Code

The International Residential building Code (IRC) specific to attic ventilation is IRC Section 806. It's



reviewed for possible updates and released every three years. Individual cities may be following an older version of the IRC, but all versions from the past 20 years spell out the need for proper attic ventilation. (Note: The IRC also details specific steps to treat the attic as an unvented, conditioned space if traditional ventilation is not pursued).

If the homeowner's insurance policy does not have Law and Ordinance coverage it may still be possible to persuade the insurance company to pay for proper attic ventilation. The approach being: This is the current home building standard. Pyatt says a letter from a local code official or building inspector to the insurance company on behalf of the homeowner can help in this effort.

Taking it one step further, if the insurance coverage does include Law and Ordinance but the local municipality *does not enforce* building code standards, there's still hope for the homeowner. "If you're working with a municipality that does not even enforce the building code, there are some cities that are way behind the 8 ball and don't have the building code



written down anywhere; if that's the case, you could send the insurance company specs from the shingle manufacturer as it pertains to attic ventilation in an effort to have insurance pay for the attic ventilation improvement," Pyatt explains.

Point to the Shingle Warranty

The full terms of the shingle warranty for the new roof are tied directly to proper, balanced attic ventilation. That's intake vents and exhaust vents in the needed quantity for that attic's size. The Asphalt Roofing Manufacturers Association (ARMA), which represents the various shingle manufacturers, published a technical bulletin *Attic Ventilation Best Practices for Steep Slope Asphalt Shingle Roof Systems*. In it, ARMA states, "Install a balanced system of intake and exhaust." The ARMA bulletin goes on to reference the amount of attic ventilation and it cites the IRC.

If homeowner's insurance is paying for a brand-new roof but does not include the costs to bring the attic ventilation up to current minimum building code standards – whether or not those code standards are enforced locally – the insurance company is paying for a sub-par roof with a sub-par warranty. "ARMA is pretty clear about what the shingle manufacturers' require and recommend. Any literature you can use to help get the insurance company to cover the costs is what you should be doing," says Pyatt.

Point to Doing it Right

In our survey of residential roofing pros across North America, the consensus was that improper attic ventilation can reduce a shingle's life by 24%. This shingle life reduction included extreme to complete granule loss, blistering shingles, brittle shingles, and cracking and fracturing throughout the shingle.

Why would an insurance company spend thousands of dollars to replace a storm-damaged roof without ensuring and covering the cost for proper attic ventilation – a cost that is a fraction of the payout for the roof itself?

During our attic ventilation seminars for roofing professionals, some attendees say insurance companies ask the roofing contractor to re-use the attic exhaust vents during the roof replacement install. Somehow the vents did not get damaged, but the roof did during the storm. ARMA makes it very clear in the earlier referenced bulletin that reusing vents is not recommended. "When reroofing, replace ventilation devices within the field of the roof (e.g., static vents, ridge vents)," the bulletin states. Pyatt agrees. "100% spot on," he says. "And I'll add to that with a word about new flashings as well. Any time you install a new roof, you should restart the life of that roof 100%. New flashings, new vents, new roof, new everything," he says.

Establish a Process

Gen 3 Roofing Corporation has enough experience working with insurance claims that they've established a process to help keep things moving smoothly. This process includes ready-made files and documents for code-required items that can be easily scanned, highlighted, and emailed to the necessary parties. It means separate folders for each local municipality. It means staying current on the code requirements and being familiar with which version of the code the local municipality is following (IRC 2012, 2015, 2018, 2021, etc.). And it includes any supporting documentation – such as shingle warranty or ARMA's technical bulletin – in support of proper attic ventilation.

"We have all of that in a file and can quickly scan it and send it," Pyatt says. "It's important to highlight what you're trying to call attention to so the insurance company can quickly see it. Otherwise, if you send a pile of documents without highlighted notes, the insurance company may not read it. But if they see the highlighted notes, they'll see them and process the payment in support of everything highlighted."

Checklist to Get Insurance to Pay

- ✓ **The homeowner's insurance policy has "Law and Ordinance" language that obligates the insurance company to pay to bring the attic ventilation up to code standards – intake and exhaust vents.**

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- ✓ **Even without “Law and Ordinance” language in the policy, proper attic ventilation helps the roof meet its life expectancy (Roofing pros report 24% shingle life reduction without proper attic ventilation).**
- ✓ **The full terms of the shingle warranty are tied to proper attic ventilation.**
- ✓ **The quantity of vents in place before the storm damage is insufficient.**
- ✓ **Why spend thousands of dollars on a subpar roof replacement?”**



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