

Guarantees and warranties – read the small print

Guarantees and warranties are a key part of the selection in any Building Envelope System.

By Richard Polling, group director of MRC Group | All images courtesy MRC Group



Guarantees and warranties are a way of protecting the supplier and client.

guarantee against perforation through the metal. In most cases the guarantee is NOT on the metal itself but simply on the coatings adhesion to the substrate under given circumstances and environments.

A consideration of the coil material itself is the central source of any guarantee and should be at the centre of any specification. When you consider the performance of any metal roof system the material, its gauge and its coating has the biggest impact on the metal roof systems ability for long term success.

The small print of most coil material guarantees is hinged around recorded and regular maintenance with the frequency determined by the coil material supplier, the material, coating and environment.

A metal roof system on the coast or in a heavy industrial area may need to be maintained three times a year or in a non-industrial area it can be as little as once a year. But without recorded maintenance most material guarantees are invalidated. This guarantee is passed to the manufacturer of the metal roof system.

The manufacturer of the metal roof system

The key aspect when considering the guarantee from the metal roof system manufacturer and the long-term performance of the metal roof system is compliance to the SANS code and structural test data.

Depending on whether the metal roof system is 'pierced fix' or concealed fix has a bearing on the type of guarantee the client will receive.

There are a few components which make up a metal roof system, they include:

There is a significant difference between what guarantee the building owner thinks they have and what they actually have! Do you really have any guarantee at all?

These guarantees and warranties are sold to maximise the sales or commercial appeal to the specifier or decision maker, and yet minimise the risk to the company offering the guarantee or warranty.

For example, this is a key part of what type of roof is used in an installation – whether it is a single skin metal roof sheet or insulated thermally efficient built up metal roofing system for a pitched roof that uses liquid applied 'cool roof' technology, single ply or a hot melt system for a flat roof.

The fine print

In most cases the fine (or small) print needs to be carefully read and understood, since the risk is that when the guarantee or warranty is required, at a point of a claim, you may find holes in the guarantee between the manufacturer and the 'approved' contractor that could invalidate any claim, leaving you holding the bill.

Questions for a company offering a guarantee or system warranty

Example of a metal roof system

Other than the client and professional team, these three key parties are responsible for the correct and successful delivery of a metal roof system:

1. The contractor
2. The manufacturer of the metal roof system
3. The coil material supplier

Each of the above has a major responsibility in the correct delivery of the metal roof system.

The coil material supplier

This is the source of any material guarantee and the length of term is dependent on a myriad of factors such as material, coating, location, environment, application and maintenance. The guarantee from the coil supplier in general is the ability of the coating to adhere to the metal substrate for a given length of term and therefore a

- Metal roof sheeting
- Fasteners
- Tapes, sealants and closures
- Insulation
- Metal flashings

All the above is required to supply a metal roof system. However, when have you considered the guarantees of the individual components that make up the system? In addition, on this basis, is it realistic to expect a system guarantee?

We can already see a range of difference in length of terms and small print exclusions that potentially leave the ability to provide a long-term roof system guarantee in jeopardy.

The key questions you should ask any roof sheet manufacturer are:

- Structural tests of the actual metal roof system (not just the roof sheet but the entire system) that you are looking to specify are independently verified.
- Provision of the thermal, acoustic and fire tests of the actual metal roof system that you are looking to specify.
- Provision of the performance tests of the perimeter details and junction points that ensure the long-term ability of the detail to withstand water ingress.
- Is the guarantee that is supplied a metal roof system or simply a material guarantee?
- Does the metal roof system guarantee include the performance of all the elements including performance of the all-important perimeter detail and junction points?

The contractor

The workmanship or installation of the metal roof system has the biggest impact on long-term performance of the metal roof system. Over 90% of failures, whether it's as small as a water leak or large as systemic failure with metal roof systems being blown off buildings, is down to accurate, controlled and quality of the installation.

If the metal roof system has been correctly specified to achieve the project brief and manufactured to the stated tolerances, then failure to keep water out of the building is down to the installation company.

The term 'approved contractor' is heavily used throughout the industry but what does it actually mean?

We assume it to mean that EVERY member of the installation team has been regularly trained and certified that he or she is competent in the installation of the metal roof system. This may be what you expect but is not necessarily what you receive as a service on-site.

In many cases the actual installation team are a sub-contractor to the roofing contractor and left to the roof contractor's decision on their competence. So, you could have an 'approved contractor' subbing out the installation to a sub-contractor who is not approved, and left to the 'approved contractors' travelling project manager to ensure installation compliance.

In most cases the project managers and key foremen are trained and on that basis 'approved contractor' status is achieved by the roofing contractor. A quality approval process should include the installation team are backed with annual training to ensure the latest installation methods are followed.

So, if this 'approved contractor' status has the faith of all parties, why is the workmanship warranty, normally between one to five years and not the same length of term as the metal roof system guarantee?

Remember to ask your roofing contractor:

- Does the workmanship warranty cover water ingress?
- Does the workmanship warranty cover the performance of the metal roof system, perimeter details and junction points?
- Does the workmanship warranty include a maintenance component that is in line with the coil manufacturer's requirements to ensure the validity of the material guarantee?
- Does the length of term of the workmanship warranty match the length of term of the material guarantee?

The perfect ISO 9001 compliant metal roof system backed with a high-quality workmanship warranty must consider the following:

1. Correct material specification to achieve the project brief.
2. Full structural, thermal, acoustic and fire tests of the actual specified roof system.

3. All members of the installation team to be trained each year and backed with a compliance registered card.
4. Dedicated full time project manager to oversee the work and ensure compliance.
5. Metal Roof system guarantee should ensure all components and elements of the roof stating a given period of roof performance and backed with a workmanship warranty for the same term length.
6. Maintenance contract for the length of term of the guarantee.
7. The component with the minimum guarantee should be the determining length of term of the roof system guarantee.

Are your guarantees **really** worth the paper they are written on? Or is the main headline nothing more than a performance statement or guarantee on the metal finish with the small print excluding all the areas of risk from design, performance and workmanship or maintenance?

The time most people find out about guarantees are when it's too late! ☹️

METAL ROOF GUARANTEES

- Metal roof sheet guarantee is generally between 10 to 20 years and relies on the ability of the coating to adhere to the metal and therefore perforation of the metal should not occur.
- Fasteners guarantee is generally between 10 to 25 years and relies on the ability of the coating to adhere to the fasteners metal and NOT on the ability of the fastener to fix.
- Tapes, sealants and closures is generally between zero to five years and relies on the ability to seal to the material that it has been applied to.
- Insulation guarantee is generally between five to 15 years and relies on the ability of the material to provide stated thermal, acoustic and fire performance unless the insulation encounters water.
- Metal flashings is 10 to 20 years and is for the material only and NOT on the ability of the metal flashing detail to perform.