

# THE INSURED IMPERMEABILITY GUARANTEE

All parties involved in the building process want to guarantee their customers that the completed roof is of good quality. Customers also want to be sure that their purchase is risk-free. This is a very important aspect when deciding on the composition of the flat roof. After all, this construction element is the primary means of protecting a building and its contents against the natural elements. That's why it is essential to choose a roof structure and product with an insured guarantee that covers all aspects.



# THE INSURED IMPERMEABILITY GUARANTEE

**You should be aware that an insured guarantee is not an empty shell, so ask the right questions:**

- What does an insured guarantee entail?
- What are the requirements of an insured guarantee?
- When are you entitled to an insured guarantee?
- Which damages are covered?
- What causes are covered?
- Which clauses apply?

**IKO is unique with its all-inclusive insured impermeability guarantee because this guarantee:**

- applies to product faults, design faults and implementation errors
- covers consequential damage: injury, material and immaterial
- compensates damage to the roof structure at their replacement value
- applies to the entire roof structure installed by a certified roofer
- is transferable to a new owner
- is free of charge for approved roof structures

These topics are further explained in this technical dossier.

## **1 - What is an insured guarantee?**

An insured guarantee is more than just a guarantee.

A guarantee is an assurance that the supplied bituminous sealant has certain impermeability qualities or properties. If these properties disappear prematurely, the supplier or manufacturer will offer something in return: a replacement, a repair or a combination of both. The premise of an insured guarantee is the same, with the difference that an insurance covers the financial consequences of the liability. This gives the injured party the certainty that they will be compensated regardless of the financial capacity of the supplier or manufacturer.

An insured guarantee gives the buyers of construction products the certainty that guarantee provisions actually mean something and that well-founded damage claims will be honoured. The insured guarantee applies to the impermeability of the roof sealant.



## 2 - Why do insured guarantees differ?

An insured guarantee has many important facets that require your attention. All these aspects will determine the actual quality of the insured guarantee.

Whether the owner can rely on the provided insured guarantee depends on the covered faults and costs.

An insured guarantee can go very far in this, insuring the roofer's work, the architect's design and the manufacturer's product against faults.

If one of these faults occurs and is covered by the insured guarantee, the owner should .

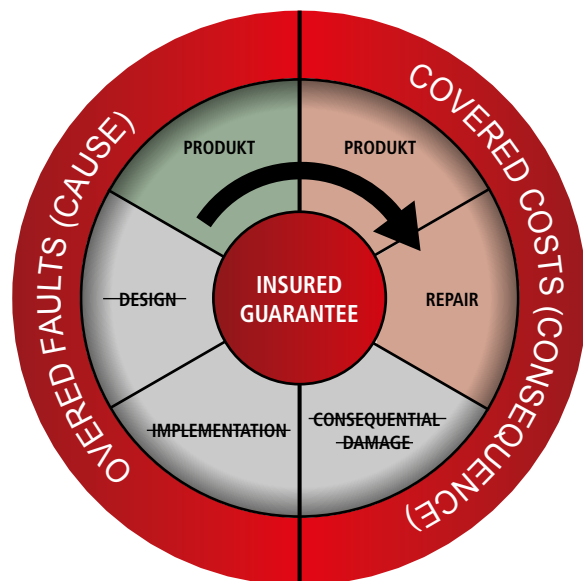
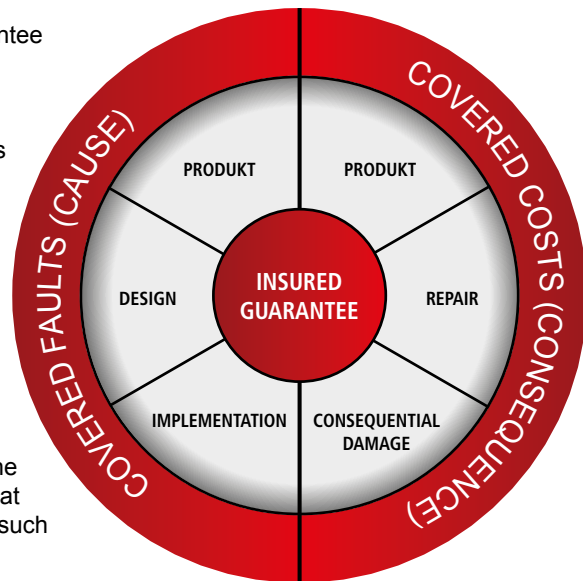
For example, one can ask whether the insured impermeability guarantee only provides for the repair of the existing impermeability or whether the costs for repairing or replacing the underlying layers (insulation, waterproof layer, etc.) are also included. Of course, it does not stop there. A leak in the roof can also cause other damage to the building, referred to as consequential damage. We note that most insured guarantees do not provide compensation for such damage, even though it's not an exception.

In practice, many insured guarantees are limited to the product level. This means that the insured guarantee only applies if there is a product fault. Design faults or implementation errors are often not covered.

In the event of damage due to a product fault, one will usually only be entitled to the delivery and repair of the impermeability covered by the guarantee.

In such cases, the supplier has only taken out product insurance, not liability insurance. Therefore, the insured guarantee covers neither the design nor the implementation. As a result, the guarantee will not cover consequential damage either.

So always make sure you are aware of the coverage of the insured guarantee. Always consult your supplier's general terms and conditions.



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*“Comprehensive coverage is important; it guarantees smooth handling of the claim thanks to the close involvement of the manufacturer”*

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Below we discuss the main questions you should ask when choosing your suppliers and products.

### 3 - Which products are eligible for an insured guarantee?

Most manufacturers provide an insured guarantee for roofing membranes with Technical Approval (ATG). This technical approval is often a basic requirement.

In most cases, the manufacturer has a specific range of roofing membranes that qualify for an insured guarantee.

#### Specifically for IKO, the following applies in Belgium:

For premium roofing membranes (IKO carrara, IKO segura, IKO summa, IKO pantera, IKO roofgarden pantera, IKO carbon and IKO carbon 250) an insured guarantee can be provided at no additional cost.

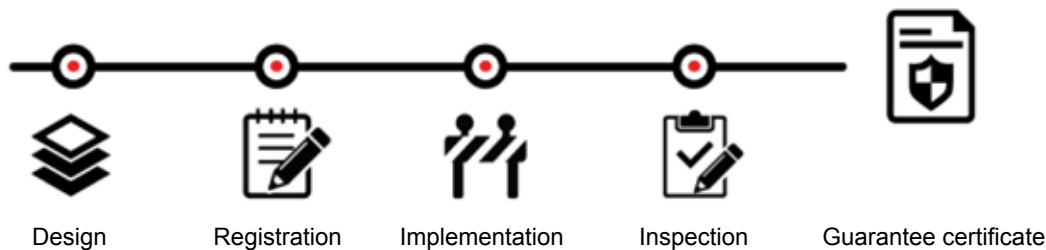
For standard roofing membranes (IKO powergum, IKO powerflex, IKO roofgarden) a surcharge of 2% on the contract price of the roof is charged.



The IKO all-inclusive insured guarantee is issued free of charge on approved roof structures in combination with the premium IKO top layers.

### 4 - What are the conditions to qualify for an insured guarantee?

The conditions are linked to the different phases of the building process.



#### a. Design:

A roof structure is a combination of several layers. The compatibility of the structure plays a crucial role. Ensure that the design always complies with the applicable technical guidelines and approvals:

- **Technical Info BBRI:**  
First and foremost, the roof structure must comply with The applicable technical information of the BBRI for projects carried out in Belgium.
- **Technical approval:**  
Next, one should check that the roof impermeability has technical approval and that the structure is designed in accordance with the stated guidelines (e.g. ATG/CTG/FM/SINTEF/BBA/etc.).
- **Manufacturer:**  
Finally, one should check whether the structure is approved by the manufacturer.

**TIP:** IKO is a supplier of complete systems for flat roofs with proven compatibility.  
Involve your supplier in the design so you can be sure of a technically correct roof structure with the corresponding insured guarantee.

**b. Registration:**

The certified roofer must register the site to the supplier two weeks before commencement of work.

The following information is required:

- The planned start date and work period
- The contact details of the site manager
- The planned roof structure

This information enables the supplier to schedule any site inspections. It is required to register the site with the insurance company.

Only sites with at least 50 m² of roof area are eligible for registration.

**TIP:** The earlier the supplier is informed, the smoother the practical organisation of the insurance can be arranged. The architect can already register the project during the design stage.

**c. Execution:**

A certified roofer must carry out the installation of the IKO roof system.

A roofer certified by IKO can be recognised by the 'IKO Certified Contractor' label.

This label is issued after proving the competence of the handlers and the financial health of the company.

An IKO Certified Contractor works in the approved manner and carries out the works in accordance with the guidelines of the BUtgb (ATG) or other certification body, the WTCB and the manufacturer.



**d. Inspection:**

The manufacturer may carry out site checks during and/or after the implementation.

Remarks may be formulated based on these checks. The guarantee certificate is valid as soon as the roofer has carried out any adjustment measures.

**e. Delivery of guarantee certificate:**

After completion, the principal receives a guarantee certificate stating the contact details of the certified roofer, the project and the client. This guarantee certificate also contains a detailed description of the installed roof structure, the insured amount, the implementation period and the completion date.

The guarantee certificate is only valid if it includes the certificate number and the signatures of the manufacturer and the installer.

The roofer completes the certificate's details and sends it to the supplier. The supplier will then return the signed guarantee certificate. Finally, the roofer signs the certificate and this document can be delivered to the customer

**IKO | 10 YEAR WATERPROOF INSURED GUARANTEE**

Guarantee certificate number:

**Client:**  
 Name: \_\_\_\_\_ Street: \_\_\_\_\_ No: \_\_\_\_\_  
 Postcode: \_\_\_\_\_ Town/City: \_\_\_\_\_ Country: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

**Project:**  
 Name: \_\_\_\_\_ Street: \_\_\_\_\_ No: \_\_\_\_\_  
 Postcode: \_\_\_\_\_ Town/City: \_\_\_\_\_ Country: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Use of the building: \_\_\_\_\_  
 Projected surface area: \_\_\_\_\_ m² (incl. fittings and features)

**IKO certified roofer/contractor:**  
 Name: \_\_\_\_\_ Street: \_\_\_\_\_ No: \_\_\_\_\_  
 Postcode: \_\_\_\_\_ Town/City: \_\_\_\_\_ Country: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

**The certified roofer/contractor certifies the following**  
 Base: list of layers  
 New  
 Existing

IKO waterproofing systems	Product name	Installation method (code)

Start date of the works: \_\_\_\_\_ End date of the works: \_\_\_\_\_  
 Date of final delivery: \_\_\_\_\_  
 Invoice numbers and dates of the certified roofer/contractor: \_\_\_\_\_  
 Total invoice amount for the aforementioned system, excluding VAT: \_\_\_\_\_  
 IKO site inspection report (date + reference): \_\_\_\_\_  
 Signed in \_\_\_\_\_ on \_\_\_\_\_ Signed in Antwerp on \_\_\_\_\_  
 IKO Certified Contractor \_\_\_\_\_ On behalf of IKO \_\_\_\_\_

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## 5 - The owner has a guarantee certificate. What measures are necessary to be able to actually rely on it?

To be able to rely on the guarantee cover, it is necessary to take into account the following measures:

### - Periodic roof maintenance:

Within the framework of the guarantee, the owner must subject the roof to periodic roof inspections. It is imperative that the owner promptly identifies and addresses any problems with the roof. It goes without saying that a lack of maintenance can lead to impermeability problems that are not covered by the guarantee. Ensure that the roof is inspected and maintained at least once a year, preferably via a maintenance contract (see 'periodic roof maintenance' guide).

### - Repair or modification of the roof structure by a certified roofer:

If you install a new system on the roof, it is important to consult with the manufacturer before making any adjustments to the installed roof. For example, if you call on an HVAC contractor to install a new ventilation system on the flat roof, then the modifications to the roofing or underlying layers must be carried out by a certified roofer. Otherwise, the guarantee may be invalidated.

### - The timely reporting of a defect to the impermeability:

As with most guarantees, the defect must be identified and reported in a timely manner (see section 8 in this document). If you wait too long before reporting a fault, the insured guarantee will no longer cover the repair.

## 6 - What causes of a defect in impermeability can be covered by an insured guarantee?

The guarantee covers defects in impermeability of the flat roof if the cause is due to a product fault (by the manufacturer), a design fault (by the manufacturer) or an implementation error (by the certified roofer).

### - Product fault:

Deviating impermeability properties due to an error during production that causes a defect in impermeability.

### - Design fault:

An incorrectly advised roof structure by the manufacturer causing a defect in the impermeability.

### - Implementation error:

Incorrect installation of the roof structure by the certified roofer causing a defect in the impermeability. It only concerns non-systematic implementation errors.

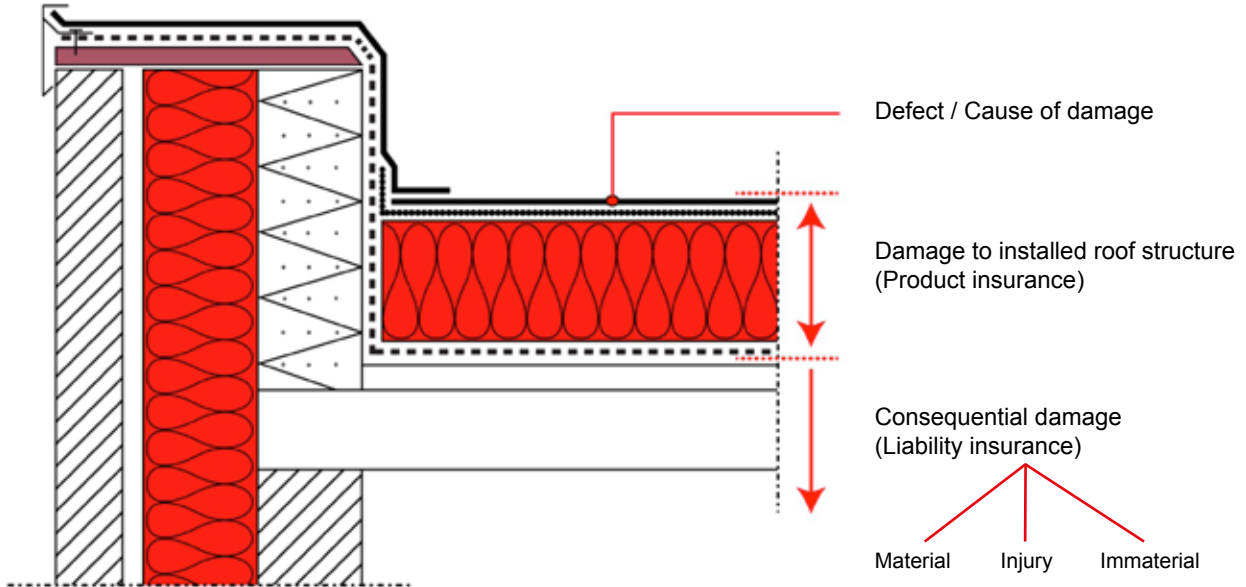


The IKO all-inclusive insured guarantee applies to product faults, design faults and implementation errors.

## 7 - What damage can be covered by the insured guarantee?

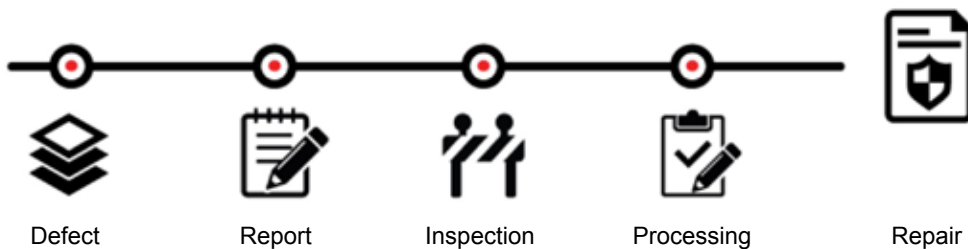
Two types of damage can be compensated:

- Damage to the installed roof that falls under the contract is covered by product insurance.
  - Injuries, material and immaterial consequential damage to third parties are covered by liability insurance.
- A flat roof protects the building and its contents against the natural elements. When water infiltration occurs, the damage is often not limited to the roof structure itself. Therefore, it is important to check whether any consequential damage (injury, material and immaterial) is included in the insured guarantee.



The IKO all-inclusive insured guarantee covers damage to the roof structure and injury, material and immaterial consequential damage.

## 8 - What is the procedure for detecting a defect in impermeability?



### a. Assessing the defect

The owner assesses the defect. The defect must meet certain conditions in order to qualify for repair under the guarantee. Before reporting the defect, the owner must check whether the insured guarantee applies (as described in sections 5 and 6).

#### **b. Reporting the defect**

The owner must notify the manufacturer by registered mail within 14 days of assessing the defect. If possible, the owner takes the necessary measures to limit the damage without preventing the manufacturer or the insurance company from carrying out their inspections.

#### **c. Inspection by manufacturer/insurer**

Repairs can only be carried out after the manufacturer and/or the insurance company have inspected the defect in depth. The cause of the defect in the impermeability must be examined together with the resulting damage.

#### **ATTENTION!**

*The premature repair of defects or damage may hamper the inspection or even make it impossible. Therefore, always consult with your roofer and supplier about the measures you want to take.*

#### **d. Processing the inspection**

The manufacturer will determine during or shortly after the inspection whether the insured guarantee covers the defect and the associated damage. If necessary, the manufacturer will discuss the repair modalities with the owner.

#### **e. Repair**

The manufacturer determines the most appropriate method to remedy the defect and damage.

The manufacturer determines the method of repair, the materials used, and the certified roofer who carries out the repair based on the inspection findings.

The guarantee period is not affected by this procedure, provided that the repair is carried out in accordance with the manufacturer's instructions.

### **9 - Is the manufacturer's insured guarantee backed by an external insurance company based on a fixed collaboration agreement?**

An insured guarantee taken out with an external insurance company gives the greatest certainty of compensation. Even if the manufacturer ceases its activities, the policy continues to apply.

A fixed insurance agreement between the manufacturer and the insurer has the advantage that the manufacturer can guarantee an insured guarantee with transparent conditions to the parties involved according to a fixed procedure. If the manufacturer does not have a fixed collaboration with an insurer, each project must be assessed individually by the insurer. As a result, there may be uncertainty about the delivery of an insured guarantee during the tender stage.



The IKO all-inclusive insured guarantee is achieved through collaboration with an external insurance company based on a fixed collaboration.

### **10 - Is the insured guarantee transferable to a new owner?**

If a new owner acquires the property, then a transfer of the insured guarantee for the roof is desirable. It gives the seller an extra advantage and offers the buyer extra security. Transferability between owners is not always standard.



The IKO all-inclusive insured guarantee is transferable to a new owner.

## 11 - What happens when the roofer or manufacturer files for bankruptcy?

One of the most essential characteristics of an insured guarantee is the continued coverage of the risk when the different parties no longer exist. That is why it is essential to choose a supplier that offers an insured guarantee that provides for this. This way, you can be sure that the insured guarantee will continue to apply even if the exporter or manufacturer is no longer active.



The IKO all-inclusive insured guarantee continues to apply even if the roofer or supplier has ceased operations.

## 12 - Is the roof replacement value covered during the guarantee period?

Many insurers compensate damages in accordance with a reduction clause. This means that the insurer takes into account a certain reduction in value depending on the age of the roof. This depreciation can be considerable, so it is worthwhile to look into this thoroughly when choosing a supplier:

Year of the event	1	2	3	4	5	6	7	8	9	10
Depreciation %	0	5	10	15	25	35	45	55	60	70

We can deduce that the interested party will receive compensation amounting to 45% of the original replacement value of the roof structure in the event of a defect after 8 years and only 30% after 10 years.

All parties have an interest in choosing an insured guarantee that compensates for the damage to the installed roof structure without a reduction clause.



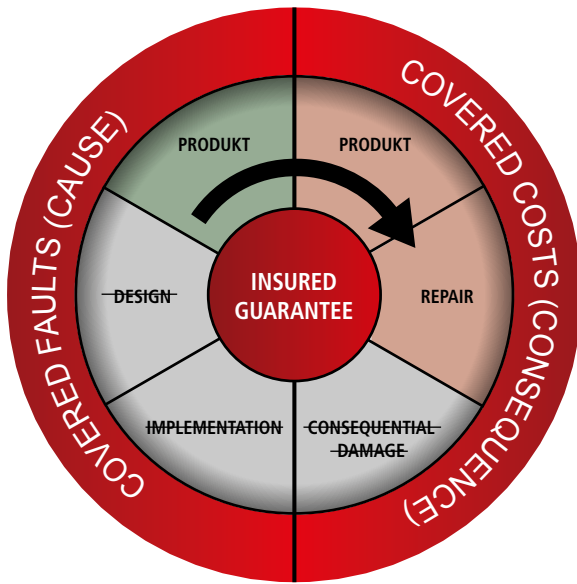
De IKO all-in verzekerde garantie vergoedt schade aan de dakopbouw zonder afschrijving of minwaarde in rekening te brengen.

### Conclusion

*Not all guarantees are the same. An insured guarantee of the impermeability of flat roofs should be evaluated at various levels. On the one hand, it is important to check the covered errors. On the other hand, it is important to check what costs are actually compensated and how they are determined.*

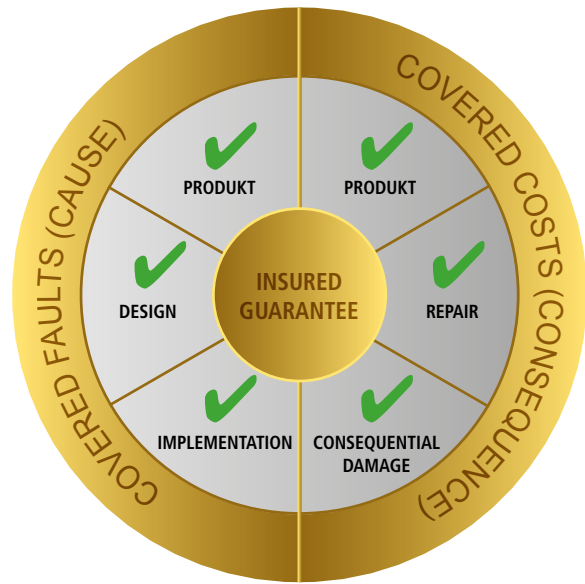
*On the next page, you will find a summary of this guide..*

### The usual insured guarantee



#### BASIC

### The IKO insured guarantee



#### ALL-Inclusive

✓	Product fault coverage	✓
✓	Compensation of product costs	✓
✓	Compensation of repair costs	✓
✓	External insurer	✓
X	Coverage of non-systematic implementation error	✓
X	Coverage of design fault	✓
X	Compensation of consequential damage	✓
X	Compensation of roof replacement value (no reduction clause)	✓
X	Insured guarantee in case of bankruptcy	✓
X	Non-contributory (free)	✓

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**This Guide is a document in the IKO Guides series.**

With these documents IKO aims to highlight the various technical aspects of flat roofs that are important to Architects and Roofers.

We draw on both our expertise and manufacturing experience in relation to bituminous waterproofing, insulation and liquid waterproofing to produce this series of guides, and we are pleased to have this opportunity to share our flat roof knowledge with you. Above all, they seek to defend a pragmatic quality philosophy with attention to detail which will benefit clients and roof professionals alike.

All of our **Guides** can be collected to form a complete volume that you can refer to for years to come, and they are also available to view online on the IKO website. Our Guides series will be regularly updated with new and useful materials.



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