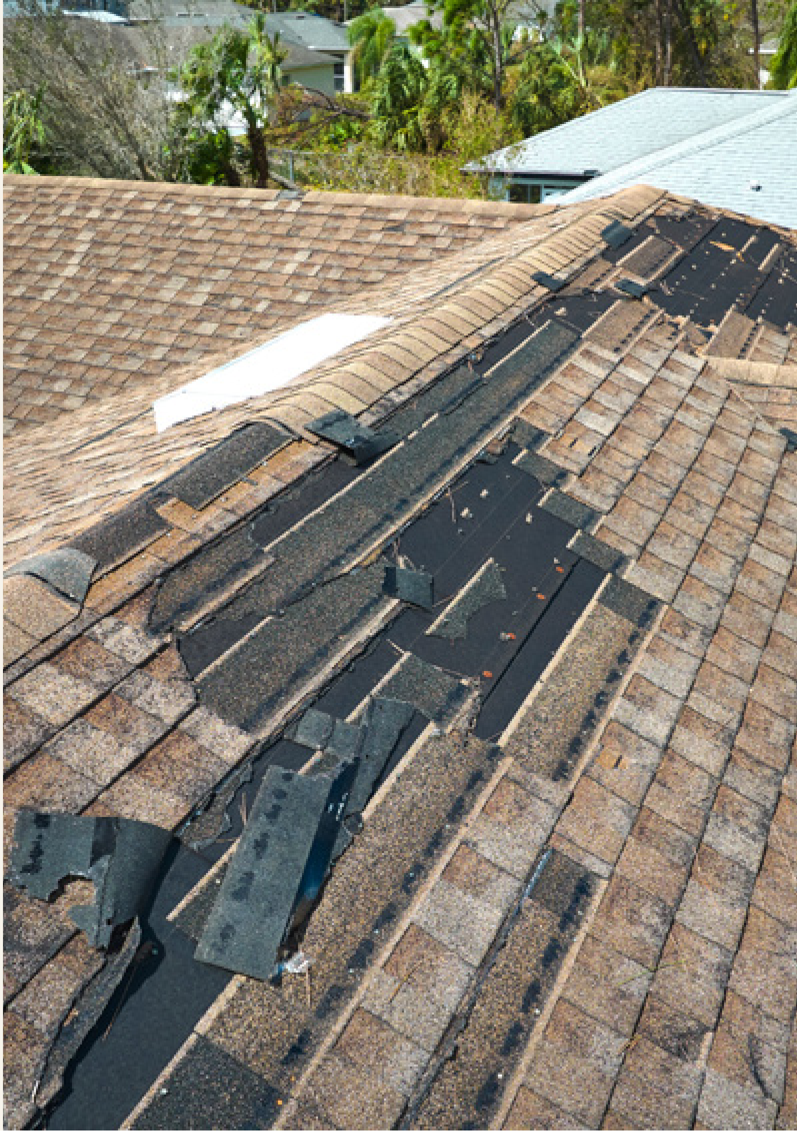
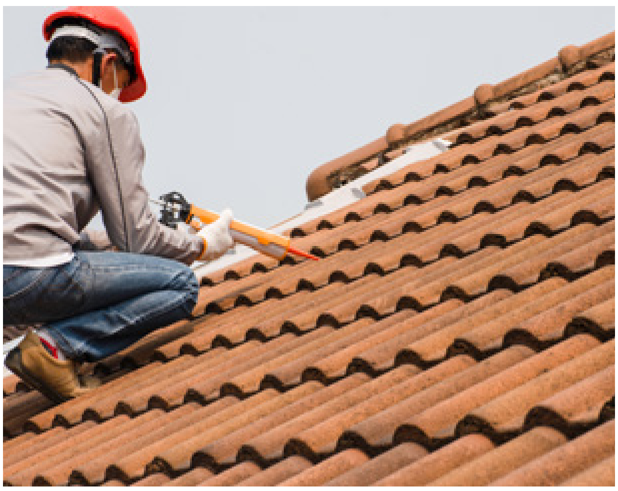
The most common causes of roof leaks.

How can we prepare our homes for adverse weather conditions? A huge number of home insurance claims are roofrelated. So here's some tips to help prevent a damaging leak happening to your property.



Roof leaks often go unnoticed because damp can build up over time. This is especially the case when the cause of the leak is a small crack or hole.

Of the most common causes, some can be easier to spot than others. But all can result in costly damage, so don't wait too long before acting on any wet spots you notice.



Here are some of the main causes:

Missing or cracked tiles or roof slates

Missing tiles are often visible from outside. If you suspect a gap or crack in the tiles but can't see anything, go into the loft and shine a torch on to the inside of the roof. Do it on a rainy day, as any water will reflect in the torchlight.

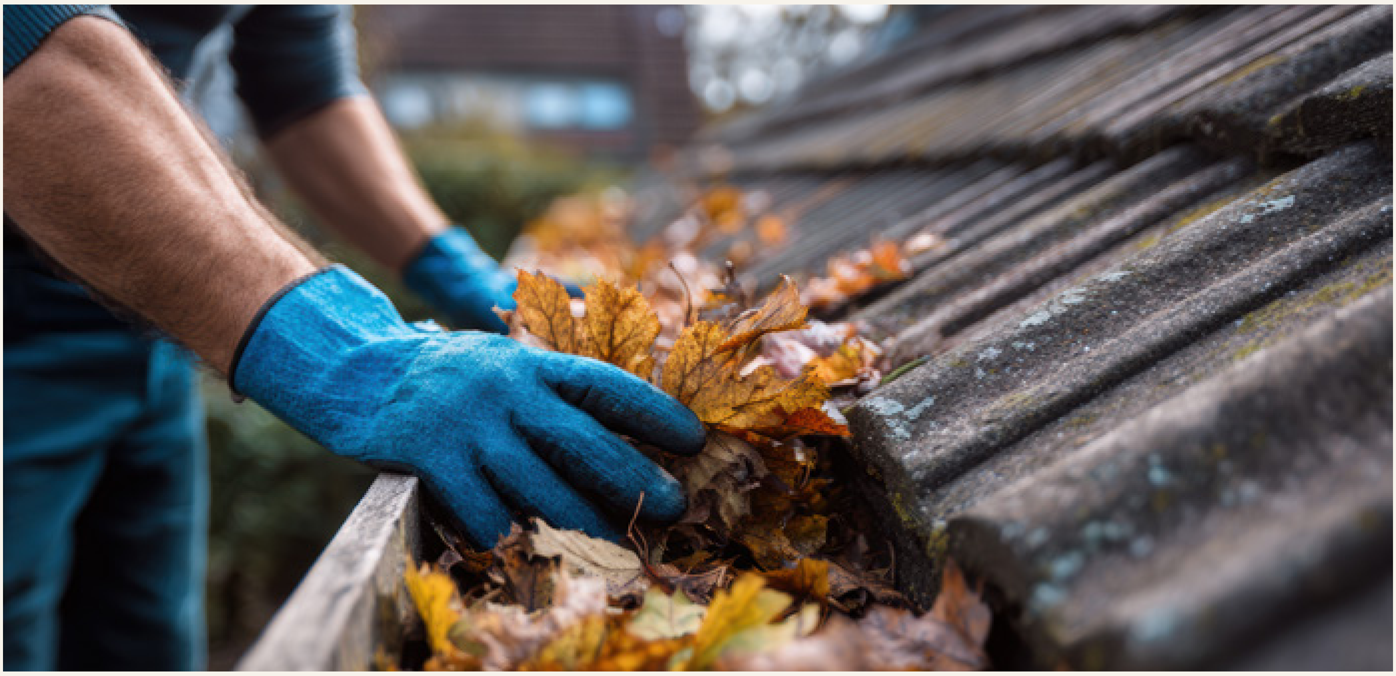
If you do locate the leak, don't try to repair it yourself, we always recommend you call in the experts for this one.

Flat roofs and valleys

Water can pool in low spots on flat roofs. It can also collect in gutters if they have become blocked. In this case water will leak into the roof below the pool.

Sunlight can also be a factor causing cracking. This is often followed by heavy rain that penetrates through the cracks after a hot dry spell.

This is fixable but you'll need to call an expert.



Flashing and joints

Flashing around roof joints, skylights and chimney stacks can often be a culprit of damp. Over time the metal and sealant corrodes and needs resealing or replacing.

Frost can damage the mortar joints in chimney stacks and the mortar beds of chimney pots. Seal any obvious gaps and replace old flashing at the first sign of a leak.

If you live in an older property, ask a local contractor to carry out a roof inspection every few years.

Failure of underlay

Holes in felt underlay can contribute to a loss of tiles or slates in adverse weather. Holes are also often the source of a leak. If you have access to your loft you'll be able to see the underlay.

Tears are easy to repair, but if it's rotting that's causing the damage it might need replacing.

Blocked guttering

You can usually spot this problem by water gushing down from the area of the blockage when it rains. Clean out your gutters on a regular basis. Particularly during winter when leaves and moss can accumulate.

Soffit and fascia damage

These keep your guttering in place and help to keep water away from the wooden framework under the roof. Keep your gutters clear and repaint soffits and fascia's to protect against rot.

You could also consider hiring a professional to replace timber with lower maintenance PVC boards.

If you take good care of your property you should minimise the risk of a leak. You should also check which types of roof-related disasters your insurance policy covers.

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