

General Liability for Roofers: Why Your Policy Isn't Like Everyone Else's

Open-Roof Exclusions, Torch-Down Restrictions, and the Fine Print That Sinks Roofing Contractors

Summer is peak roofing season in Kansas City — and it's also when the claims happen. Roofing is one of the hardest classes to insure, and carriers load roofer GL policies with exclusions you won't find on a plumber's policy.

I'm Jay Stoetzer, an independent commercial insurance specialist with 46+ years serving Missouri and Kansas contractors. This month: the three GL landmines every roofer needs to find in their own policy.

The Open-Roof Exclusion

Many roofer GL policies exclude or restrict damage that occurs while a roof is open or exposed — exactly when a surprise thunderstorm does the most damage. If you tear off Friday and rain hits Saturday, an open-roof exclusion can leave you paying for the homeowner's soaked drywall, flooring, and furniture out of pocket. Some carriers soften this with conditions: roof must be covered with tarps, work stopped when rain is forecast. Know which version you have before storm season, not after.

Torch-Down and Hot Work Restrictions

If your crews do any torch-applied membrane, hot tar, or heat welding, read your policy for hot-work exclusions or warranties. Carriers may require a 2-hour fire watch after torch work, functioning extinguishers on the roof, or exclude torch work entirely. A fire claim after ignoring a fire-watch warranty is a claim denial waiting to happen. If you do hot work even occasionally, tell your agent — getting it covered properly beats hiding it and getting a denial.

CONTACT JAY

Jay Stoetzer

Roofing Insurance Specialist

816-384-7738

jay@insure247.com

insure247.com

7001 N Cherry St, Suite 201
Gladstone, MO 64118

WHY WORK WITH JAY

- 46+ years serving Kansas City contractors
- Licensed in Missouri & Kansas
- Access to 50+ admitted & E&S markets that actually write roofers
- Same-day certificates of insurance
- Risk management guidance, not just a policy

DID YOU KNOW?

- Roofing is one of the top classes for GL claim denials — usually due to policy warranties, not the loss itself.
- Missouri and Kansas both sit in the top 10 states for hail claims nationally.
- Many cheap roofer policies are 'auditable' — the real premium comes after year-end payroll audit.

FREE COVERAGE GAP ANALYSIS

Most roofers I review have at least one serious gap — an open-roof exclusion, a missing completed ops extension, or a subcontractor condition they can't meet. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

PRO TIP

PRO TIP FROM JAY:

Pull your GL policy today and search for the words 'open roof,' 'torch,' and 'completed operations.' If any of those appear in an exclusion and you didn't know it, call me. Ten minutes now can save a six-figure surprise in July storm season.

Completed Operations: Coverage After You Leave the Roof

Most roof-related lawsuits show up months or years after the job — a leak that damages the interior, a blow-off in a windstorm. That's completed operations coverage, and it's where roofer policies get quietly cut. Some E&S roofer policies exclude completed ops or limit it to one year. If a policy quote is suspiciously cheap, this is usually why. You want full completed ops, and you want continuous coverage — a lapse can leave old jobs bare forever.

CLIENT WIN SPOTLIGHT

A Northland roofing contractor came to me with a bargain policy from an online broker. It excluded completed operations entirely. I moved him to a proper roofer program for \$900 more per year — two months later a completed-ops leak claim paid \$38,000 that would have been denied.

RECIPE OF THE MONTH: KC BURNT ENDS SLIDERS

Cube smoked brisket point, toss in BBQ sauce and brown sugar, return to the smoker 45 min at 275°F until caramelized. Pile on slider buns with pickles. A Kansas City classic for your July cookout.

FREE ROOFING SAFETY MANUAL

Ask about my complimentary Roofing Safety & Risk Management Manual — fall protection, ladder safety, heat illness prevention, jobsite documentation, and OSHA-ready toolbox talks. A ready-to-use safety program can lower your mod and your premium. Free to clients and prospects — just call or email.

ROOFERS ARE MY SPECIALTY — NOT MY EXPERIMENT

I insure roofers every week — steep-slope, low-slope, residential, and commercial. If your current agent can't explain your open-roof conditions, you have the wrong agent.

Call or text Jay today: 816-384-7738 | jay@insure247.com | insure247.com