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Commercial Roof Warranty Guide™

Understanding Coverage, Limitations, and Long-Term Roofing Risk

By SealTech Solutions

Transform Your Roof. Preserve Your Investment.

Integrate your existing membrane into a new reinforced roof system.

When evaluating a commercial roofing asset, many property owners take comfort in knowing their roof is under warranty.

A warranty can provide important protection against certain types of defects and failures.

However, warranties are often misunderstood.

Many owners assume a warranty guarantees roof performance, eliminates maintenance responsibilities, or covers all future roofing issues.

In reality, warranties have limitations, exclusions, requirements, and expiration dates.

Understanding how commercial roof warranties work can help property owners make better decisions regarding maintenance, repairs, reinforced roof system options, and long-term asset planning.

The objective is not simply understanding what a warranty covers.

The objective is understanding how warranties fit into a broader roofing asset management strategy.

What You'll Learn

After reading this guide, you'll understand:

- ✔️ What commercial roof warranties are
- ✔️ Common warranty types
- ✔️ What warranties typically cover
- ✔️ What warranties often do not cover
- ✔️ How warranties can be affected by maintenance
- ✔️ How a reinforced roof system may impact warranty considerations
- ✔️ Why warranties should not replace asset management

What Is a Commercial Roof Warranty?

A commercial roof warranty is a written agreement that defines certain responsibilities and protections related to a roofing system.

Warranty coverage may vary significantly depending on:

- Manufacturer
- Roofing system
- Installation requirements
- Coverage terms
- Project specifications

Not all warranties provide the same level of protection.

Common Types of Commercial Roof Warranties

Manufacturer Material Warranty

Typically covers defects in roofing materials. Coverage is generally limited to manufacturing-related issues and may not include broader system performance concerns.

Contractor Workmanship Warranty

Typically covers installation-related workmanship issues for a specified period. Coverage and duration vary by contractor and project.

System Warranty

Provides coverage for approved roofing assemblies installed according to manufacturer requirements. Coverage may include both materials and certain system-related failures.

No Dollar Limit (NDL) Warranty

An NDL Warranty is one of the most comprehensive warranty options available in commercial roofing.

Subject to the warranty terms and conditions, an NDL Warranty may provide coverage for approved repair or replacement costs without a predetermined monetary cap.

However, NDL does not mean everything is covered.

Coverage remains subject to specific exclusions, requirements, and manufacturer provisions.

> **SealTech Insight**
> *An NDL Warranty may represent a higher level of protection, but it still does not eliminate the need for inspections, maintenance, and proactive asset management.*

Extended or Enhanced Warranties

Some roofing systems may qualify for expanded warranty coverage based on system design, project specifications, manufacturer participation, or enhanced installation requirements.

Some enhanced warranty programs may include hail riders, renewable terms, or other expanded coverage provisions depending on the manufacturer and roofing system.

Example

Warranty Type	Primary Focus
Material Warranty	Manufacturing defects
Workmanship Warranty	Installation quality
System Warranty	Approved roofing assembly
NDL Warranty	Expanded system protection
Enhanced Warranty	Additional coverage provisions

What Warranties Typically Cover

Coverage varies by manufacturer and warranty type, but may include:

- ✔️ Material defects
- ✔️ Certain system-related failures
- ✔️ Approved warranty claims
- ✔️ Covered repair or replacement obligations

Property owners should always review warranty documents to understand specific coverage terms.

What Warranties Often Do Not Cover

Many owners are surprised to learn that warranties frequently exclude:

- ✔️ Damage caused by lack of maintenance
- ✔️ Unauthorized roof modifications
- ✔️ Foot traffic damage
- ✔️ Storm-related damage
- ✔️ Building movement
- ✔️ Structural issues
- ✔️ Third-party damage
- ✔️ Damage resulting from neglected repairs

> **SealTech Insight**
> *Many roofing problems occur outside the scope of warranty coverage.*

Why Maintenance Still Matters

One of the most common misconceptions is:

> ***"The roof is under warranty, so maintenance is unnecessary."***

In reality, many warranties require owners to maintain the roofing system.

Regular maintenance may help:

- ✔️ Preserve warranty compliance
- ✔️ Identify developing issues
- ✔️ Extend service life
- ✔️ Reduce future repair costs
- ✔️ Support future reinforced roof system opportunities

> **SealTech Insight**
> *A warranty may protect against certain failures.*
> *Maintenance helps prevent many failures from occurring in the first place.*

How Roof Asset Assessments™ Support Warranty Management

A Roof Asset Assessment™ may help property owners:

- ✔️ Document current condition
- ✔️ Identify developing deficiencies
- ✔️ Support maintenance planning
- ✔️ Evaluate future risks
- ✔️ Improve asset management decisions

Assessments provide valuable information regardless of warranty status.

Understanding Warranty Expiration

Every warranty has a defined coverage period.

As roofing assets age, owners should begin planning before warranty expiration occurs.

Important questions may include:

- What is the remaining service life?
- Is a reinforced roof system a viable option?
- What future risks exist?
- What capital planning decisions should be considered?

> **SealTech Insight**
> *The best time to plan for life after a warranty is before the warranty expires.*

What Should Property Owners Keep on File?

To support warranty compliance and future claims, property owners should maintain:

- ✔️ Warranty documentation
- ✔️ Project closeout information
- ✔️ Maintenance records
- ✔️ Repair records
- ✔️ Inspection reports
- ✔️ Roof Asset Assessment™ reports
- ✔️ Photographs of significant repairs or damage events

Maintaining accurate records can simplify future warranty discussions and improve long-term asset management.

> **SealTech Insight**
> *The value of a warranty often depends on the quality of the documentation supporting it.*

Common Reasons Warranty Claims Are Denied

Possible examples:

- ✔️ Lack of maintenance documentation
- ✔️ Unauthorized roof modifications
- ✔️ Unreported damage
- ✔️ Work performed by unapproved contractors
- ✔️ Conditions excluded by warranty language

> **SealTech Insight**
> *Understanding exclusions before a problem occurs is often more valuable than learning about them after a claim is submitted.*

How a Reinforced Roof System May Affect Warranty Considerations

Reinforced roof system projects may influence existing warranty conditions.

Factors may include:

- ✔️ Existing warranty status
- ✔️ Manufacturer requirements
- ✔️ Roofing system condition
- ✔️ Planned reinforced roof system approach
- ✔️ Future performance objectives

Property owners should understand how reinforced roof system decisions interact with existing warranty obligations. Working with a provider experienced in both warranty-compliant practices and fluid-applied reinforced systems helps maximize long-term outcomes.

Common Warranty Mistakes

Assuming All Damage Is Covered

Coverage is often more limited than many owners realize.

Ignoring Maintenance Requirements

Maintenance obligations may affect warranty compliance.

Waiting Until Warranty Expiration

Planning should begin well before coverage ends.

Focusing Only on Warranty Status

Warranty status does not replace condition assessment.

Confusing Warranty Coverage with Roof Condition

A roof may be under warranty and still require attention.

Assuming an NDL Warranty Covers Everything

Even comprehensive warranties contain exclusions, requirements, and limitations.

Understanding the terms of coverage is essential to avoiding unexpected surprises during the life of the roofing asset.

> **SealTech Insight**
> *A warranty measures contractual coverage.*
> *It does not measure roof condition.*

Warranty vs Asset Management

A warranty answers:

> ***"What contractual protections exist?"***

Asset management answers:

> ***"How do we maximize the value and performance of this roofing asset?"***

The two concepts are related, but they are not the same.

Example: Building A

Warranty Remaining: 2 Years

Roof Asset Score™: 84

Roof System Suitability™: High

Capital Risk™: Low

Recommended Strategy: Plan proactively for future lifecycle decisions.

Building B

Warranty Remaining: 8 Years

Roof Asset Score™: 58

Roof System Suitability™: Low

Capital Risk™: Elevated

Recommended Strategy: Address condition concerns despite remaining warranty coverage.

> **SealTech Insight**
> *A warranty expiration date does not determine asset value.*
> *Condition drives decisions.*

The SealTech Perspective

The question should not be:

> ***"Is the roof still under warranty?"***

The better question is:

> ***"What is the current condition, value, and future potential of the roofing asset?"***

The most effective roofing decisions are based on objective information—not warranty status alone.

The Bottom Line

Commercial roof warranties provide important protections, but they are only one component of a comprehensive roofing strategy.

Understanding coverage, limitations, maintenance requirements, and future planning needs helps property owners make more informed decisions regarding their roofing assets.

Before relying on a warranty, understand the condition of the roof it protects.

Request a Roof Asset Assessment™

Gain objective insight into:

- ✔ Roof Condition
- ✔ Roof Asset Score™
- ✔ Remaining Service Life
- ✔ Reinforced Roof System Opportunities
- ✔ Future Risks
- ✔ Capital Planning Needs

Request a Roof Asset Assessment™

Discover the condition, value, and future potential of your roofing asset before making major roofing decisions, and gain clarity on roof condition, remaining service life, reinforced roof system opportunities, future risks, and capital planning needs.