

#InsuranceTips ✓

He11o Easy broker

So you're buying a beautiful weekend home in the Magaliesberg with a thatched roof – or you're planning to build a lapa over your outside entertainment area at home. Have you considered what that entails, from both maintenance and insurance perspectives?



For example, did you know that a lightning strike (a perennial risk on the Highveld) is much more likely to cause a power surge and damage your electronic equipment and appliances than start a fire? Or that a lightning mast – one of those ubiquitous masts one sees next to thatched buildings – could be more of a liability than an asset

if it's not properly maintained? Or that fire retardants don't actually stop fires? Or that different types of fire extinguishers are required for thatch? Or even that you will need to completely replace that thatched roof periodically?

A thatched roof (as opposed to tile, slate, concrete, asbestos, metal or zinc roofs, which are deemed to be standard) is regarded as a non-standard construction by insurers, and this will be taken into account when determining your home insurance cover and premium.

But as long as you do all the right things – such as having the roof professionally installed, having it regularly maintained, obeying the law and taking steps to reduce fire risk – your insurer will provide you with good cover, and not squabble should the worst happen and you need to submit a claim.

To enjoy your thatched roof (and, of course, great insurance cover on it) for many years, you should ...

... Install it properly

You will not be covered if your roof is of defective design, specification, construction, workmanship or material. All thatched roofs need to be installed and maintained by professionals.

The top layer of thatch rots over time, and needs to be brushed every five to eight years. When a thatched roof is originally built, its thickness should always allow for this maintenance. But when the roof reaches a minimum thickness, it is time to re-thatch.

The location and size of a lapa is also relevant to insurance cover; for example, most insurers want to know whether or not it is within five metres of the main residence, and the square metreage relative to the main residence's roof (there may be additional premium required if it is more than 10-15% of the main residence's). These factors will have a bearing on your cover, so consider the location and size of that lapa you so desire.

... Maintain it properly

You will not be covered if your building is not maintained properly, or has been damaged, over a period of time by mildew, damp, or wet- or dry-rot.

Have your thatched roof professionally brushed and keep an eye on the roof for any changes, which could indicate a potential problem. During the rainy season check your roof regularly, as dampness can lead to the growth of fungus, which decomposes the thatch.

Make sure the thatch can dry well; remove trees and plants that may hinder the sun and wind from drying it or rain from dispersing. A common maintenance problem in thatched roofs is lack of drainage, which leads to premature rotting and leaks.

Use rakes to remove leaves, needles and moss from the roof. In dry weather conditions the moss loosens its grip on the thatch, and is easier to remove.

... Protect against fire

It should go without saying that thatch, while attractive, is also highly combustible – and becomes more so over time, as the thatch layer becomes thinner and heats up more quickly.

A very important consideration is isolating chimneys. All chimneys must comply with National Building Regulations regarding factors such as height and materials used, and non-combustible flashing must be installed around the chimney.

Fire retardant is an optional protective measure. Importantly, it slows heat build-up, but doesn't stop a fire. If used, it should be maintained as per the manufacturer's specification, which is usually every three years. If not, it will make the thatch brittle, which will lead to the roof being vulnerable to hail damage.

There are other steps you can take. For example, a fire-retardant blanket can be inserted in between layers of thatch, which will protect against fire spreading throughout the roof.

... Keep thatch away from metal

There should not be anything metallic that is not earthed and bonded, within one metre of a thatched roof. This includes metal pipes, metal structures and even cabling. If they are in the roof, they must be earthed and bonded well.

... Have the proof

At the end of the day, keep certificates and invoices of all installation and maintenance work that has been done by qualified professionals in a safe place – and, given the fire risk, not in your thatched home.

Rather save such information in the cloud, so that you can access it anytime, anywhere.

Most importantly, understand what your policy will or will not cover; if in doubt, ask your broker.

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Kind regards

The Hollard Insure team.

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