

MRC

MIDWEST ROOFER

Midwest Roofing Contractors Association

APR 2020

OSHA UPDATE **COVID-19** THEN AND NOW

HOW TO START (OR GROW)
A TRUE SERVICE DEPARTMENT
PG.16-17

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- MEET YCC CHAIRMAN:
ADRIAN HILTON
- MRCA ROAD TRIP 2020
- STEEP SLOPE:
INSURANCE FOR ROOFERS

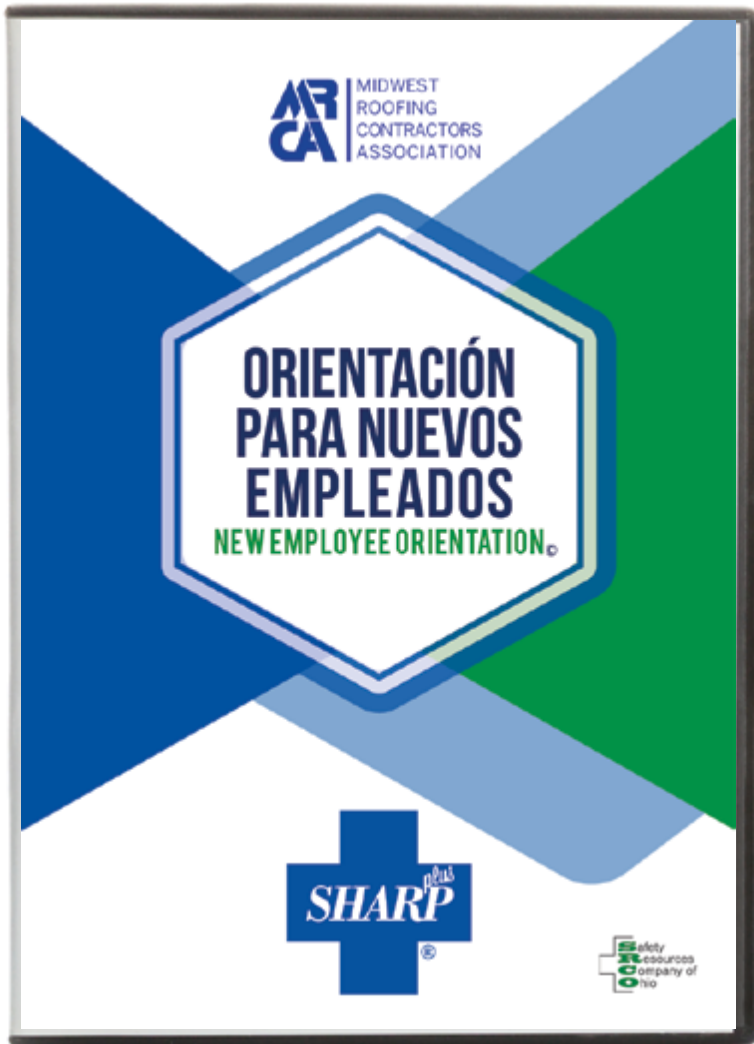


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April 2020

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Support and Advocacy during Crisis



Fred Horner, MRCA President

I hope that all of you and your families are safe and well in the midst of the current COVID-19 Pandemic.

Just a reminder to our members, be sure to utilize our MRCA Legal Services Plan benefits by contacting Gary Auman with any questions or concerns you may have about workplace impact related to COVID-19.

I hope everyone was able to tune into the webinar put on by Gary Auman and his team concerning the latest legal updates on COVID-19.

We will be holding additional webinars to continue to update our members with new and developing information concerning COVID-19 including a new weekly Technology Tuesday interactive webinar.

We will keep you updated on all upcoming member events as this situation evolves, as we carefully keep all of our members' best interests in mind. The Midwest Roofing Contractors Association has been The Contractors Advocate for many years and with your support, we will continue to advocate for you through this crisis and for many years to come!

Our industry is comprised of strong and resilient people who I know will be able to overcome these unprecedented and difficult times, and come back even stronger and better than before!

I wish all of you to stay strong, safe, and healthy as we face this ordeal together.

Fred Horner

MRCA President

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Midwest Roofing Contractors Association is pleased to announce our new partnership with Training Network, an industry leader with over 38 years of experience providing Safety & Health video training content. Our members can request access to Training Network NOW, an online Video-On-Demand platform with a comprehensive library of Safety & Health Training Videos. We are excited to be adding this resource as a benefit to our members, and we believe that Training Network NOW will be a useful tool in driving Safety Awareness and instilling a positive Safety Culture!

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MRCA Foundation Supports Your Roofing Business



Megan Miller, MRCA Managing Director

The MRCA Foundation raises awareness and improves the Roofing Industry by supporting educational programming, industry research, and academic scholarships. Your ongoing support of the MRCA Foundation is critical to sustaining this important mission.

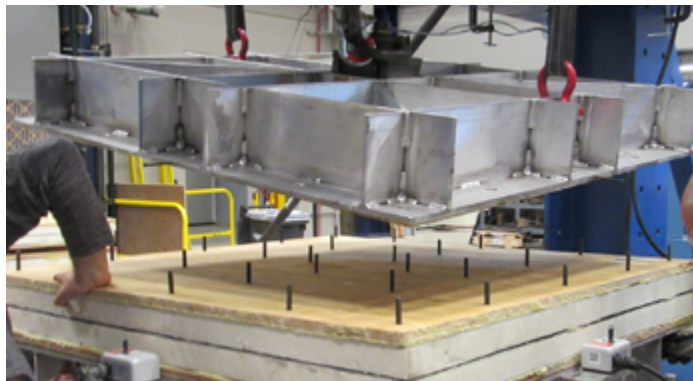
In these unprecedented times, it can be challenging to keep programs like these on your radar. As we journey through these days together as an Industry, we need to recognize that this challenge will pass and Roofing will go on. When the time is right, please remember to show your support

MRCA FOUNDATION INITIATIVES

- Education
 - Specialized Programs specific to all aspects of the Roofing Industry



- Research
 - In-depth projects to improve Roofing Materials and Methods



- Scholarships
 - Trade School, College, and University tuition assistance to MRCA Member Company Employees and their Families



MRCA FOUNDATION CONTRIBUTIONS

To make your 2020 commitment to the Foundation, go to mrca.org and click on the Foundation tab. Under Donate you will find a link to complete our online donation form. You can also download a printable donation form. Donations can be made as a one-time contribution, or you can choose to set up your contribution on a recurring monthly basis.



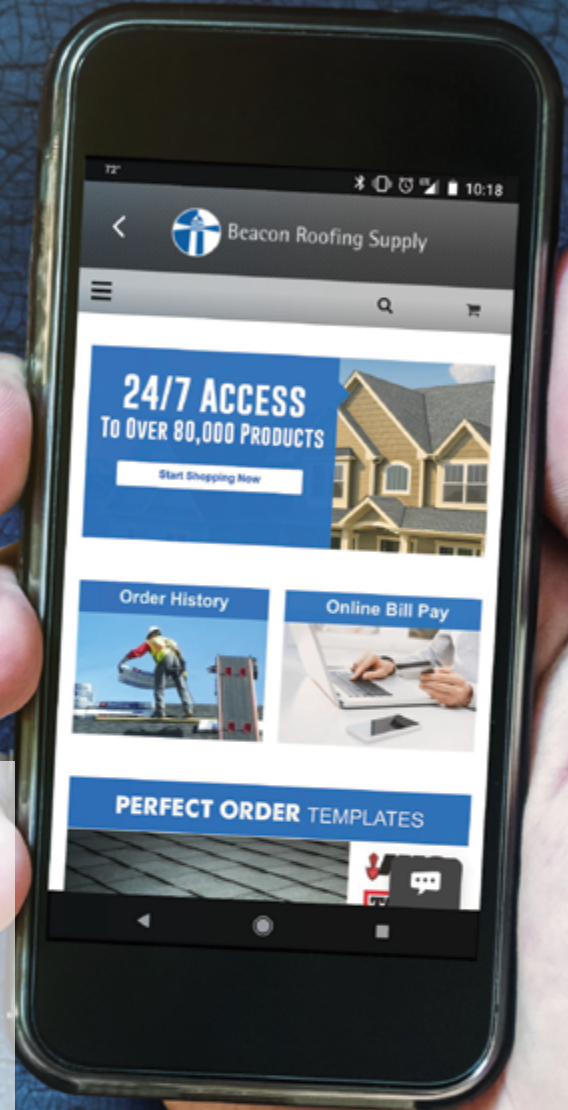
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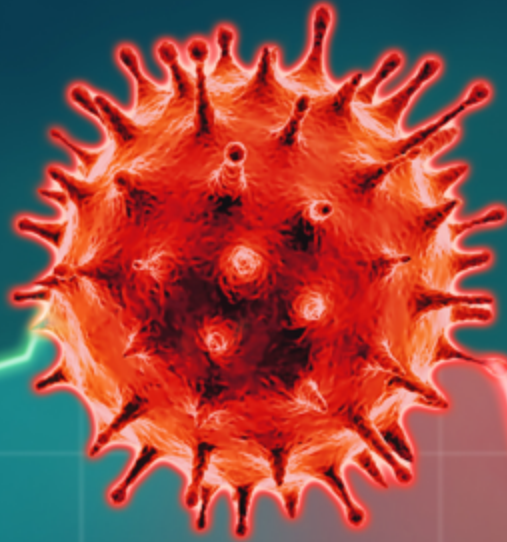
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OSHA[®] **UPDATE**

COVID-19 NOW AND NEXT



Gary Auman, MRCA Legal Counsel

While we continue to hear about the coronavirus every day, even on weekends, it is important that we distill down the myriad of information into a useable form. I would like to take this opportunity to discuss the current COVID-19 situation from a safety/OSHA compliance standpoint, and how it will affect employers as we work to get the economy restarted. So, I am going to look into my “crystal ball” for part of the article and try to be as accurate as I can be with regards to the future. As an employer you have two goals in the current situation. First, to provide your employees with a safe place to work by eliminating or minimizing as much as possible their potential exposure to COVID-19. Second, you need comply with OSHA guidance and recommendations (we do not have any OSHA requirements at this time), which are also geared towards protecting your employees, but perhaps not as completely as you would desire.

But, before we get into safety and health in regards to the coronavirus, I want to remind everyone that you cannot focus so much on the coronavirus that you relax your training and enforcement of all of the safety and health standards that affect your employees on an everyday basis. OSHA continues to function regarding ALL safety and health issues

in the workplace. While the Coronavirus (COVID-19) has taken over the lion’s share of attention when it comes to safety and health, DO NOT disregard ANY other aspects of your company’s safety and health program in order to focus ALL of your attention on the current emergency. You still need to train your employees, perform your safety orientations, do your toolbox talks and daily safety training and audits, and enforce ALL of your safety rules. Having said that, the remainder of this article will consider what needs to be accomplished by you to address the coronavirus/COVID-19.

NOW

When this virus first appeared, OSHA announced that it would ensure the protection of employees by applying the General Duty Clause or Section 5(a)(1) of the Occupational Safety and Health Act of 1970 (the “Act”) as its enforcement/compliance tool. That means that OSHA has concluded that COVID-19 is a recognized hazard that is causing, or likely to cause, death or serious physical harm to employees. In my opinion, this decision by OSHA is one of the few by the agency that accurately applies the General Duty Clause as intended when it was promulgated as part of the Act. While I feel that this is an appropriate application (unless you have a great idea of how to prove COVID-19 is not a recognized hazard in light of all the media and governmental regulation) it does

create an obligation for all employers. In my opinion, that obligation will not change in the foreseeable future.

Those who know me know that my FIRST goal is the protection of employees, not in trying to find ways to avoid safety. To that end, and to keep this article from becoming a novel, I will address my comments primarily to field work (but much of my comments will apply readily to manufacturers and others). You MUST now have in place a COVID-19 pandemic response policy and plan. It must include the steps you are taking to protect your employees from COVID-19 as well as your protocol for training your employees and for enforcing the work rules you have in place. This program needs to be a permanent part of your safety program even when we have COVID-19 under control. Your plan will need to become a "living" program. It should be in the same style as your Emergency Action Plan (EAP). By this I mean you need a company pandemic response plan that exists next to your EAP, which should require a site-specific plan for each location at which you have employees working. This is necessary because, not only do we have federal OSHA/CDC guidelines and recommendations, we also have state and local "orders, regulations, guidelines and recommendations". You, your safety team, and perhaps your company doctor, need to review those that apply to you in any location at which you are going to work. DO NOT forget: no matter where your company is headquartered, you are required to comply with all government requirements, etc. in the state and location at which your employees will be working to satisfy the requirements of the OSHA General Duty Clause.

At a minimum you should include the following in your company plan/policy:

1. Employees SHALL use social distancing at a minimum of six feet
2. Employees SHALL confirm their temperature each day when they arrive to work
3. Employees with unacceptable temperature or other symptoms shall remain or be sent home to self-quarantine for _____ days
4. Employees should frequently wash their hands with soap and water
5. Employees SHALL never cough or sneeze without covering their mouth AND nose. If masks are not available, then employees shall cough or sneeze

into their elbow.

6. Employees should avoid touching their face
7. Employees SHALL NOT share tools or electronic communication devices
8. Employees SHALL disinfect equipment before using it, when possible
9. Non-essential business travel SHALL be eliminated (my word) or minimized and procedures shall be established for employees returning from travel before returning to work
10. Develop procedures for workforce contact tracing
11. Develop special accommodations for vulnerable employees
12. All specific OSHA standards governing the use of PPE, including, but not limited to personal respiratory equipment, face shields, hand protection, etc. shall be complied with

These requirements shall be enforced under the _____ Company Safety Enforcement Program.

A site-specific pandemic policy shall be developed for each worksite. The eleven points listed in the _____ Company Pandemic Policy shall be addressed in the site-specific plan along with any State or Local laws, regulations, recommendations or guidance.

Beyond the above you need to familiarize yourself with any state or local regulations that apply to businesses in your state or locality and stay current with regards to them. For example, Nevada enacted a requirement several weeks ago prohibiting more than one employee from traveling in a crew cab truck or working from a scissors or aerial lift truck. I know that many employers have employees share hotel rooms when they travel for the company. This again should be prohibited, whether-or-not there is a law or regulation addressing room sharing. In some states, a state OSHA plan is in place, and in others still under Federal OSHA control, failure to comply with a state specific regulation could result in an employee complaint to OSHA, which could (will) require you to justify your actions to OSHA and/or face a compliance inspection.

NEXT

So, what is next? Here is where some crystal ball gazing is necessary. The difficult thing to predict

is how each state, and perhaps even each local community, will reopen for full business operations. Will all states fully reopen for business as usual? Many of us do not think we will go back to “the way it was” at any time in 2020 and perhaps longer than that. Social distancing is one of those restrictions that may well be with us for a long time. The same goes for other aspects of the current regulations, guidelines and recommendations. When does a guideline or recommendation become more than that? This may be at the heart of the matter. In light of that, I feel we must again look at the situation from two perspectives – the safety of your employees and/or the avoidance of problems with state and federal regulatory agencies. While these may be the same, or very closely similar, they may necessitate different approaches.

To fulfill the goal of providing a safe work environment for your employees you need to look beyond ways to “avoid” providing safeguards and determine if what you will continue to do will fully protect your workforce, even if you can or could find a way around doing it. Also (and I may say this again), you will need to put the health and safety of your employees before their importance to you because of their skill sets, and objectively and consistently apply and enforce your safety rules.

To accomplish the tasks necessary to accomplish the goals in the preceding paragraph, you will need to closely follow all developments regarding protecting all workers from COVID-19. I cannot predict when you might be relieved of this obligation, but I think you will be safe to assume it will extend, at least, until the end of 2020. Let us first look at the list from the NOW section to see which may be with us after states have reopened. I believe the following Federal recommendations and guidelines will be with us after reopening, and perhaps until the end of 2020:

1. MAINTAIN some form of social distancing and/or wear masks
2. Symptomatic employees stay home and self-quarantine for fourteen days
3. DO NOT share tools or electronic devices
4. FREQUENTLY wash hands with soap and water
5. Disinfect work surfaces and tools whenever possible
6. Take steps to protect vulnerable employees

7. NEVER cough or sneeze without covering your face with a tissue or mask or cough and sneeze into a tissue and dispose of it

The above are the obvious safeguards that I believe will remain for a while after the states have reopened. I believe these are the minimum basic safety considerations. Of course, as I discussed above, you will also need to remain up-to-date with your state and local regulations and guidelines and keep them as part of your site-specific COVID-19 Pandemic Protection Program.

From an OSHA General Duty Clause enforcement perspective, it is a new day. Consider the other not specifically regulated areas that are currently enforced under the General Duty Clause – Heat and Cold Illness protection, Distracted Driving, and Workplace Violence. In these areas, OSHA and/or NIOSH has provided us with a short list of expectations for employers to protect their employees. Also, these areas of safety concern have been with us for several years. That fact, I believe, formed the basis for the OSHRC decision in the Sturgill Roofing case. But I believe we have only seen a handful of employee complaints relating to employers allegedly not protecting employees in these areas. This is probably because the OSHA and NIOSH guidelines (to the extent they exist in writing) have not been widely published to the general public. BUT that is NOT the case with COVID-19. While I have not done a scientific study, I feel that it is pretty apparent that at least seventy-five percent of the media frenzy that has overtaken the news has been devoted to COVID-19. AND, much of what the general public (and I mean EVERYONE) is witnessing in the media is, if not conflicting, putting different “spins” on what we read and see.

So, everyone who works for you has the ability to determine what they think you should be doing to protect them from COVID-19. In addition, if they do not think you have been doing what they have decided you should be doing, they are aware that they can call OSHA and file a complaint. OSHA has reported that it has received hundreds of employee complaints concerning COVID-19 pandemic compliance. When such a complaint is made, the OSHA area office will frequently react by faxing and/or emailing you what I call an “informal complaint letter”. This will state the employee complaint and require you to respond to the allegations within five business days. That response must be posted in the workplace and a copy will be shown to the complainant by OSHA. If he/she



disagrees with your response, you may hear again from OSHA with a requirement to perform a RRI or Rapid Response Investigation. Now you will have to complete a detailed form and possibly submit a copy of your pandemic protection program (it will help if your program contains an effective date). You will usually have five working days to complete the RRI and get it to OSHA. If this proves unacceptable, you may see the arrival of an OSHA compliance officer to perform a compliance inspection.

Why did I go through all of this? I want to be sure you understand that from a safety and health compliance standpoint we are a long way from being back to where we were a year ago. In fact, I do not believe we will be back to that point anytime soon, if ever. My crystal ball is becoming cloudy. But for now, and the remainder of 2020:

1. Develop a pandemic protection policy for your company (not limited to COVID-19)
2. Develop a subpart to that plan for COVID-19
3. Develop site specific plans for COVID-19 at each site at which you will work and consider all Federal, State and Local regulations and recommendations for each location
4. Stay up to date with all changes issued by Federal, State and Local governments that may require an amendment to your site specific or general plan

5. Train your employees in the specific rules in the plan that govern their site and retrain them anytime you make a change to your plan
6. Consistently and objectively enforce the work rules in your plan.
7. Do not ignore employee concerns – take them seriously and respond to them in writing if advised to do so by counsel.
8. Do not substitute your “expertise” for that of medical professionals. If you question information an employee brings to you or that you become aware of, vet it through your company medical consultant and document the results and actions you are taking as a result.

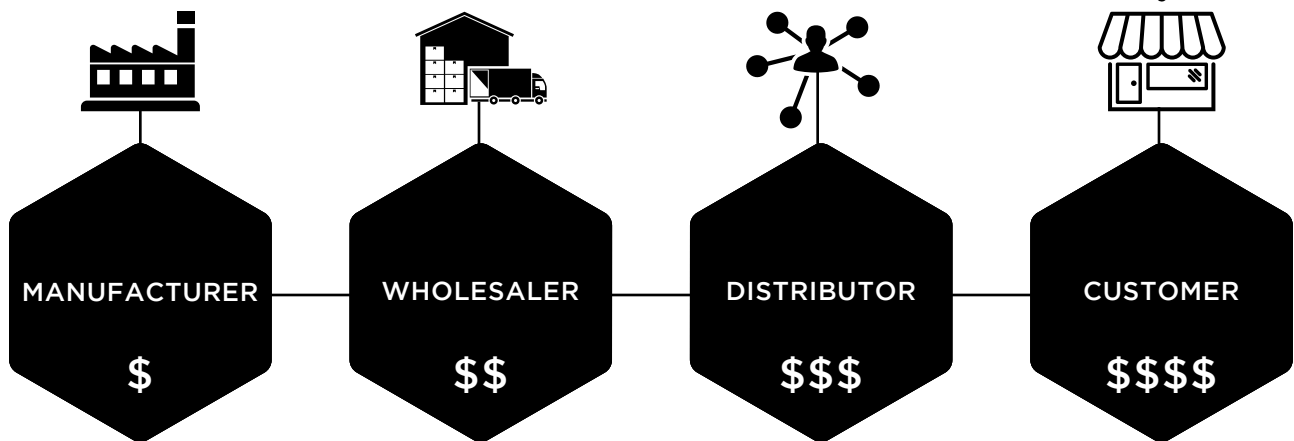
Do not forget that General Duty Clause citations are classified at a minimum as serious and OSHA will not negotiate them down to other than serious. This leaves you with the decision of accepting a serious OSHA citation on your record that could have a significant effect on your ability to bid work, or to incur the costs of attempting to defend the citation. Take safety in the face of the COVID-19 pandemic seriously and adopt those policies necessary to protect your workforce.



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LEGAL SERVICES PLAN



WHAT IS IT?

The Midwest Roofing Contractors Association has entered into an agreement with the law firm of Auman, Mahan, and Furry to provide the MRCA membership with this unique service.

HOW DO I USE THE PLAN?

Auman, Mahan, and Furry specializes in labor and employment law, discrimination, wage-hour, prevailing wage, workers' compensation, unemployment compensation, construction law, construction claims disputes, government contract disputes, occupational safety and health, pensions, fringe benefits, collective bargaining, litigation, and business law; including taxes and securities. The firm represents numerous business clients and various associations throughout the Midwest, including MRCA.

WHAT IF I NEED ADDITIONAL HELP?

Additional legal services will be offered to members at a preferred hourly basis. Court costs, filing fees, and miscellaneous disbursements would be paid for by the member, and itemized by the firm.

WHAT DOES IT COVER?

The primary purpose of this service is to provide MRCA members the opportunity to discuss and identify legal problems, and to resolve general questions and concerns quickly through convenient access to specialized and qualified legal counsel. Each MRCA member is entitled to one 30 minute consultation per month either by telephone, email, or office conference, at no charge. It is understood that these consultations and conferences will be based on existing knowledge of the attorney without further research and analysis. When calling Auman, Mahan, and Furry, please ask for Gary Auman and identify yourself as a MRCA Member calling under the Legal Services Plan.

HOW DO I CONTACT AUMAN, MAHAN, & FURRY?

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MRCA Member: Texas Roof Management Inc.

Project Name: Winn Science Center



Saint Mark's School of Texas in Dallas, TX

Saint Mark's School of Texas is one of the foremost private boys schools in the state. The campus, located in the Preston Hollow neighborhood of Dallas, features state of the art facilities combined with beautiful architecture. The Winn Science Center, the newest addition to St. Marks' campus was built by BECK and roofed by Texas Roof Management in 2018.

The Winn Science Center features a state of the art planetarium, a greenhouse, classrooms, and a "maker space" which gives students interested in design, engineering, and technology a space for creative outlet. The building was designed by Robert M. Stern Architects of New York and prominently features a huge copper dome near the entrance. The building brought over 25,000 square feet of new classrooms and science labs to the already well-appointed campus.

Texas Roof Management contracted with BECK to install the roof system at the Winn Science Center. The system designed for the Winn Science Center featured double locked 16oz copper standing seam roof at the dome, and a 16oz Copper Snap-Clad roof at the main building, as well as 60 mil TPO in some areas. The standing seam areas of the roof were composed of 2 layers of 2.2" polyisocyanurate,

5/8" fire rated plywood, Soprema Elastobond HT, and Petersen Snap-clad 16oz copper panels. The TPO sections of the roof were composed of 4.2" polyisocyanurate, 1/4" DensDeck, and Carlisle's 60mil TPO membrane.

This project was completed between March and October of 2019.

DESIGN

The design for this project was created by Robert A.M. Stern Architects of New York. While the 17,900 square feet of TPO sections and the 16,272 square feet of steep slope copper roofs were designed and drawn out extensively, the specifications for the dome work were fairly vague—reliant on a qualified contractor to get the job done. To fasten flat boards of ISO and plywood to the dome structure, we cut each board into wedges, and then scored the outside facing side of the ISO panels and plywood sheets to ensure that they would mold to the shape of the dome when fastened through the deck. If we had left any flat spots in the insulation or plywood, the curvature of the panels would have been interrupted and the dome wouldn't look perfectly round. Additionally, since the panels were designed to be double-locked even on the dome section, we had to use



a munch and a wooden mallet to hammer the edges of the panel into the double-lock configuration. This proved to be painstaking work, but ultimately, the seams were all uniformly 1" tall and looked clean throughout the dome roof.

The panels for the dome had to be custom hand cut and assembled in our office to ensure that they would fit perfectly when they got to the job site. Before cutting them, we performed the calculations, drew plans, and created a 'life sized' plan on the floor of our sheet metal shop. After they were cut and on the job site, we still had to beat the panels by hand, form them by hand, and stretch them so they would conform to the dome shape. Each panel was approximately 26' long.

Another difficult aspect of the design on the Winn Science Center roof was the large amount of penetrations on one of the TPO sections. On one of the small TPO roof areas, our crews flashed in over 400 different penetrations for mechanical, electrical, and plumbing equipment. This aspect of the roof design was tedious and painstaking, but our crew completed it with serious attention to detail.

WEBSITE: www.texasroof.com



HAVE A PROJECT YOU WOULD LIKE TO SHARE?

Visit www.mrca.org/projectprofile or Contact Megan Miller at mmiller@mrca.org



HOW TO START (OR GROW) A TRUE SERVICE DEPARTMENT



By Greg Hayne, Roof Management

Part 1 – Common Mistakes that Paralyze You

This is the first in a multi-part series on “How to start or grow a true service department.” The ideas, concepts, fundamentals and tools that will be presented have come from our work helping commercial roofing contractors grow their service departments, interviews we have done over the years with those running top-performing service organizations and through sharing best practices among contractors participating in formal peer groups we facilitate.

What we will share works. You have competitors already successfully doing these things.

What we see in the marketplace is that those contractors who are struggling to grow their service departments are usually making (multiple) key mistakes that are setting themselves up for difficulties, if not outright failure. Let’s start this series of articles with a discussion of some of the most common fundamental mistakes or poor choices. Because if you don’t get these things right, most of the rest of what we will share won’t work as

well.

The owner of the company, “the boss,” must be personally involved in the initiative to grow a service department. This isn’t something that she or he can delegate. Why? Because the type of individual who is good at running a service department thrives on routine and structure. They “need” those things. And they do a great job in that context. They also hate change, uncertainty and risk taking, all of which are going to happen if you grow a department. They are oftentimes described as a perfectionistic, a good characteristic to have in the role of running a department, but perfectionists are afraid of making mistakes. These two characteristics tend to reinforce each other. The department manager also tends to fear change and they fear making a mistake. The result is inaction on new initiatives and a ton of reasons (excuses) as to why they have not yet been able to move things forward.

So “the boss” needs to be involved to guide and, well, “push” whoever will otherwise be in charge of the day-to-day activity. This requires more active involvement than you, the boss, think it will. Let me say that again: this is going to involve more active involvement than you think it will. When we

train service departments the contrast is striking. When a roofing company owner is actively engaged and involved, results come. When they are not, results are either puny or non-existent. Are there exceptions to this? Sure. Will you be one of them? No, because if you were the exception, your department would be growing and you wouldn't be reading this article!

The second observation I would make about the "mistakes" contractors make is that they bring the same type of attitude and approach to their service departments that they use in production work. The construction industry, in general, is set up to foster "adversarial relationships." There is a drive for productivity, because the greater the productivity, the greater the profit. This is completely understandable and necessary. Unfortunately, the individual most contractors put in charge of their service department's day-to-day operations usually has come from that sort of mindset and that is not good in a service culture! The operative word in "Service Department" is "service" and "service" really means "customer-service oriented." This is often the opposite of the production mindset. Hayne Coaching Group conducts behavior assessments on our client's key employees and the last time we checked, the number of reports we have for people who are really great at customer service was less than 5%. For you to be successful at service you need somebody who is customer-service oriented. Next, we will start talking about how to find that special someone.

Part 2 – Skills (or Roles) Needed.

There are fundamentally two specific skill sets needed in your office in order to build a successful service department. First, you need sufficient knowledge of basic roofing issues and solutions. The name that we assign to this role is "service superintendent." This is the individual who will be responsible for making sure the guys doing repairs and other work in the field have the right materials, can get their technical questions answered if they get stuck and, generally, provide any and all technical help required. He should be able to help with troubleshooting in the field and should be responsible for and able to check jobs to make sure the guys are performing as they should.

Secondly, you need a "service coordinator." This individual receives incoming service requests, schedules work, processes office paperwork,

produces invoices, interacts with the customers and, basically, is the prime contact point for all incoming requests and questions. Although this individual will need to learn the mechanics of scheduling in terms of which customers get priority over others and which crews should be sent to handle certain types of roofing systems, fundamentally, this role does not require roofing skills, it requires people skills. This role needs to be filled by somebody good at customer service.

In a small department, these roles are often handled by one individual, which is understandable, but most roofers tend to choose someone with the roofing skills over someone with good customer service skills. That is a mistake. Now, if you are reading this and saying, "But Greg, how can you expect somebody with no real roofing knowledge to handle roofing technical issues?" You can't. But here is the other side of that: How can you expect somebody with no real customer service skills to skillfully handle customer service issues? You may think your "roof guy" can do both, but almost always he can't. At least not well. What you are sacrificing by doing this is the customer service, and frankly, doing what makes your job easier. Hopefully, though you can begin to understand that this choice also is the thing which makes your customer's life in dealing with you more difficult. And the service business is about making your customer's life easy, not yours.

In a larger department, there could be multiple people involved in either of these roles, but that does not change the fact that you need people with super customer service skills to interact with your customer base every bit as much as you need somebody who can handle technical issues in the field. In the next Issue of MR Magazine, we will start talking about how to actually do that.

Greg Hayne owns Roof Management, a traditional roof consulting company with a nontraditional twist. A few years ago, Greg became intrigued by the exceptional service some roofing contractor service departments were providing to his building owners. He decided to find out exactly how these particular companies got so good at service

"I believe there are better, smarter ways to work. We help companies find and implement those better ways." ~Greg Hayne



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MRCA Membership Update

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| Dimensional Metals Inc | Reynoldsburg, OH |
| Elite Roofing Supply | North Kansas City, MO |
| JJ Superior Sheet Metal Inc | Hillside, IL |
| Meridian Roofing Solutions, LLC. | Topeka, KS |
| Seawest Specialty Contracting LLC | Cape Girardeau, MO |



Meet YCC Chairman, Adrian Hilton

Lead Service Estimator, KPost Roofing & Waterproofing



I've been lucky enough to have KPost Company's support of my interest with the MRCA since 2014 when they sponsored my attendance to that year's convention and expo. I still remember being so very eager to get additional

education about roofing, and once the show started, I walked into each education session like a sponge ready to absorb every minute. I have yet to miss a conference since 2014 and it has become an event I look forward to each and every year. In 2018 I transitioned from conference attendee to committee member when I was added to the Young Contractors Council (YCC) and Membership Committees. Now in 2020 I'm transitioning once again from committee member to a committee Chair as I take the helm of the YCC.

As the Lead Services Estimator at KPost my day-to-day centers around pushing our Services estimating team members to focus on their individual strengths while at the



same time also becoming aware of their weaknesses in an effort to provide the most efficient ways to keep our customers watertight. I plan on using some of the same methods as a leader of estimators to lead my fellow committee members. The YCC plays an essential role in the fundraising aspect of the MRCA with our annual themed casino party on the first night of convention. For the YCC to maximize our efforts we have to find fresh ideas on how to draw in a crowd ready to play. The YCC also completes an annual service project during convention which is aimed at helping the host community. Over the years we've participated in a wide variety of

activities such as repairing local homes, sorting and stocking at a food bank and most recently, building PB&J sandwiches for local veterans in need. The annual service project is yet another event when the YCC committee members buckle down throughout the year to find new and effective ways to give back to the host cities.

My appointment as the chairman for the YCC came as a true compliment to my work in the past and I plan to demonstrate my sincere gratitude with unending enthusiasm. I predict there will be many parallels between leading the Services estimating team at KPost and leading MRCA's YCC. I look forward to the challenges this year will bring and ideally, I will learn a lot along the way which I'll be able to incorporate in my daily routine. Through their many resources the MRCA truly advocates for the prosperity of roofing contractors and it is an honor to work with the association to better our industry.

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Ridley Township Marina, Ridley, PA Installing contractor: E.P. Donnelly Inc. Architect: Catania Engineering Associates
General contractor: J.S. McManus Inc. Photographer: hortonphotoinc.com
Profiles: Snap-Clad, PAC-750 vented, ColorGard snow retention system Color: Copper Penny

BE BOLD



SNAP-CLAD
METAL ROOF PANEL
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The town's business manager opted for Petersen's bold Copper Penny metallic finish metal roof. "It's like a flame; I'm glad they chose it. It sparkles like a diamond."

-Clarice Jones, Project Architect, Catania Engineering Associates



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MAGAZINE

CRCA Recognizes Leadership at Annual Awards Dinner

Over 200 CRCA Members gathered on December 6, 2019 at the Esplanade Lakes Ballroom in Downers Grove, IL to recognize CRCA's achievements as an organization and to celebrate its leadership. 2019 CRCA President Troy Wormley recognized the time spent and talent shared by three directors completing their terms: Brian Cronin (Knickerbocker Roofing & Paving Co.), Kim Kwasiborski (S.J. Mallein, Inc.), Chris Riddiford (G.E. Riddiford Co.) and George Patterson (Bennett & Brosseau Roofing, Inc.), as Past President.

Newly Elected CRCA Directors joining the 2020 CRCA Board, include Joan Crowe (GAF), Casey Fraher (Crowther Roofing & Sheet Metal), Dan Henshaw (G.E. Riddiford Co.) and Mark Moran (Knickerbocker Roofing & Paving Co.)

Officers for 2020 include: President Mark Duffy (Elens & Maichin Roofing & Sheet Metal), 1st VP Mitch Rabin (A-1 Roofing Company), 2nd VP Ryan Petrick (Ridgeworth Roofing Co., Inc.), Treasurer Shawn Sullivan (Olsson Roofing Company, Inc.), Secretary Bill O'Brien Jr. (Combined Roofing

Services) and Past President Troy Wormley (W.B.R. Roofing Inc.)

CRCA also recognized the following individuals or member companies for dedication to the roofing industry.



Associate of the Year: Gemco Roofing & Building Supply (CRCA Photo)



Award of Excellence Recipient: Stephen Phillips (Hendrick Phillips Salzman & Siegel) (CRCA Photo)



Gold Medal Safety Award: DCG Roofing Solutions, Inc. with the CRC / Local 11 Joint Safety Committee (CRCA Photo)

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INSURANCE FOR ROOFERS



By Jeff Pikel II, The DeHayes Group

As a roofing contractor, your company's primary focus and responsibility each day is to protect your clients with a well-designed and constructed roof, keeping them safe and allowing your clients to sleep well at night. Believe it or not, a well-constructed insurance program can do the same for you and your business by protecting your business assets when accidents occur. In this article, we will discuss key coverages and policy language that will help protect your business properly for the exposures and risks faced regularly within the roofing industry.

Although operations vary depending on building height, whether the roof is flat or pitched, materials being used, etc. Below are some key coverages to keep in mind as you assemble a complete insurance program for your roofing business, and a few examples of how these coverages may apply.

Commercial General Liability (CGL)

Commercial General Liability Insurance protects your

business for property damage and bodily injury to a third party. Many clients, builders, and general contractors require roofing contractors to carry commercial general liability insurance in order to do business with them. More importantly, being a project-based industry, this is one of the most important policies you can have to protect your business, as the bulk of your business if coming from building, repairing, or replacing the roof of a third party.

A few claims examples:

- **Property Damage:** Your crew is replacing an existing roof. They did not properly lay down tarps before a heavy storm comes through, causing water damage to the inside of the house that was not being worked on.
- **Bodily Injury:** While removing shingles and other existing roofing materials from a home or business in order to install a new roof, one of your roofers accidentally drops a piece of roofing material on a passerby, injuring them.
- **Products & Completed Operations:** A residential roof

project was complete. Two months after completion, heavy wind and rain expose leaks and loose tiles on the roof. The leaks create significant water damage within the home. The client sues your business for damages due to poor installation.

In each one of these instances, your commercial general liability policy would be the first policy to react to the resulting claim.

For roofing contractors that utilize subcontractors, make sure that your CGL policy does not include any exclusions for damage to work performed by subcontractors. This exclusion is typically listed as CG2094 within insurance policies and states that "This insurance does not apply to: I. Damage To Your Work "Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard"." With subcontractor agreements in place with insurance requirements and contract language helping transfer risk away from you onto your subs, (additional insured, primary and non-contributory, waiver of subrogation etc.) one may think that this endorsement would be negligible. However, what if your subcontractor's policy denies a claim? What if your subcontractor's insurance limits are exhausted in a large claim or lawsuit? In either of these situations, your insurance policy would be the next in line to make the third-party whole. If there is an exclusion for damage caused by the work of subcontractors, your policy may not provide coverage and your business could be at risk of paying out of pocket. Because of this, you need to make sure to review your policy's exclusions.

Inland Marine (Equipment Coverage)

Inland Marine Coverage protects equipment that leaves your office or premise, and typically is stored or used at job sites. This insurance would extend to equipment such as leister guns, roofing hoists, employee tools, etc. and the equipment would be protected regardless of where they are.

Example: You own a roofing hoist that is temporarily stored at a job site. A fire on the job site, unrelated to your roofing work, breaks out and destroys your hoist.

Be sure to include installation floater coverage on your inland marine policy as well. Installation floater insurance protects property before or during installation. For roofing contractors, this could cover construction materials or supplies you are transporting or installing for clients.

Whether a storm comes through and damages roofing materials at a job site, or overnight roofing tiles or other materials being installed are stolen, there are a variety of exposures that come into play for property at jobsites.

Because of this, an installation floater is essential.

Commercial Auto

Similar to a personal auto insurance policy, a commercial auto policy protects your business if you or an employee causes damage or injury to a third party during an auto accident (while driving a business vehicle or while driving for business purposes), and can also protect the physical damage of your owned vehicles as well.

Workers Compensation

Workers' Compensation Insurance provides funds for medical expenses and lost wages for injured employees. Nearly all states require workers compensation to be held by an employer for individuals defined as employees.

One grey area that comes with workers compensation would be individuals that are considered 1099 subcontractors. Although all states may be different, documenting proof of workers compensation elsewhere from your subs and also adding language within your subcontractor agreement requiring these individuals carry their own workers compensation policies, including your company as an additional insured and provide waiver of subrogation language as well, may help keep your company's workers compensation costs down, while transferring risk away from your business if a sub is injured as well.

In Conclusion

Every roofing business is different, and because of that, each insurance policy/program needs to be built to match your specific needs. Company and project size may result in a higher umbrella liability limit than a smaller company. Some companies involved in design work may require additional professional liability coverages. That being said, considering the coverages outlined above should help provide a strong foundation to your company's complete insurance program.

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PH: 260-424-5600 info@dehayes.com





TEXAS



2020 International Roofing Expo (IRE)

February 3-5, Dallas, TX. - This year's IRE was a record breaker! For the first time ever, the keynote speaker was a woman. Charlotte Jones, Executive Vice President and Chief Brand Officer of the Dallas Cowboys, spoke about diversity and its advantages in the workplace. With over 540 exhibitors and timely education, this year's IRE was a great success. Kudos to the NRCA and RoofPAC for their successful fundraising event at Gilley's Dallas. It was a great time supporting the important government affairs mission of Roofing Day in DC to raise industry awareness among our nation's leaders. This initiative has become more critical than ever before! Even though we can't be together in DC this year, please continue your support as NRCA releases their grassroots Action Alerts and bulletins.



TEXAS



North Texas Roofing Contractors Association (NTRCA) 2020 Awards Banquet

February 22, Arlington, TX. - During the 20th Anniversary NTRCA Awards Banquet held at Live! by Lowes in Arlington, Texas, this year's NTRCA Golden Hammer Award Winners were recognized. Shown here is Texas Roof Management accepting one of their two awards: a Community Service Golden Hammer Award and an Outstanding Commercial Roofing Golden Hammer Award.



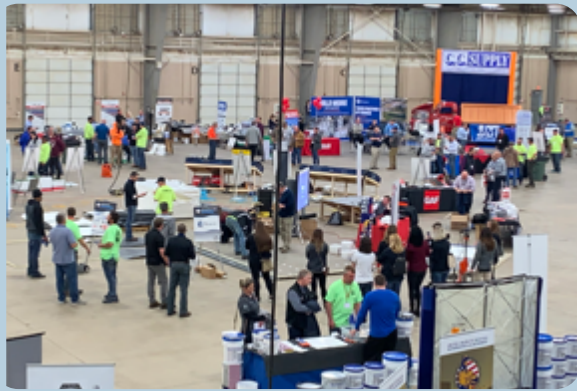


ILLINOIS



Indiana Roofing Contractors Association Tradeshow

January 15-17, Chicago, IL. - CRCA hosted another sell-out tradeshow for their annual event, Roofing Week in Chicago in Oakbrook Terrace, IL. As always, the much-anticipated Industry Breakfast provided great insight to the roofing industry. MRCA was pleased to join CRCA in participating again this year with the CERTA information booth. We received lots of great questions and helped connect many contractors to this important torch safety training program. It was great to see so many of our contractors there including the tour group from the Wisconsin Roofing Contractors Association. Thanks to Bill and Linda McHugh and their talented staff for another fantastic event!

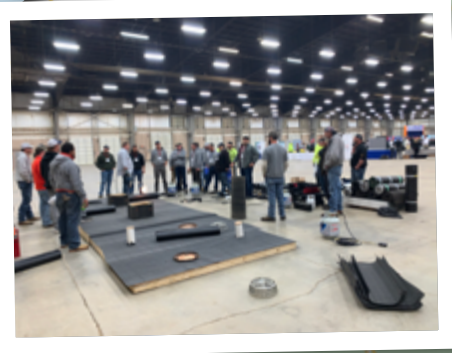


OHIO



Ohio Roofing Contractors Association (ORCA) Annual Working Tradeshow

February 26, Columbus, OH. - ORCA hosted the last event MRCA attended prior to the COVID-19 pandemic caused event cancellations across the US. Attendees enjoyed live demonstrations and interactive exhibits throughout the afternoon. ORCA's Roofing Olympics saw a record turnout of competitors and the competition was fierce! The event added a lot of excitement to the Tradeshow floor and was a tremendous celebration of roofing craftsmanship and professionalism. Thanks to MRCA and ORCA President, Fred Horner of Advanced Industrial Roofing, and the ORCA staff for an exciting interactive event!



If your local Association is holding an event in the Midwest and would like MRCA's help to promote it, just contact MRCA Staff at 800-497-6722 or info@mrca.org.

Midwest Roofing Contractors Association

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COVID-19 INFORMATION FOR ROOFING CONTRACTORS

MRCA recognizes this is a time of uncertainty, and we want to be your resource for addressing various issues you may be facing in managing your business through the crisis. Find up-to-date information at

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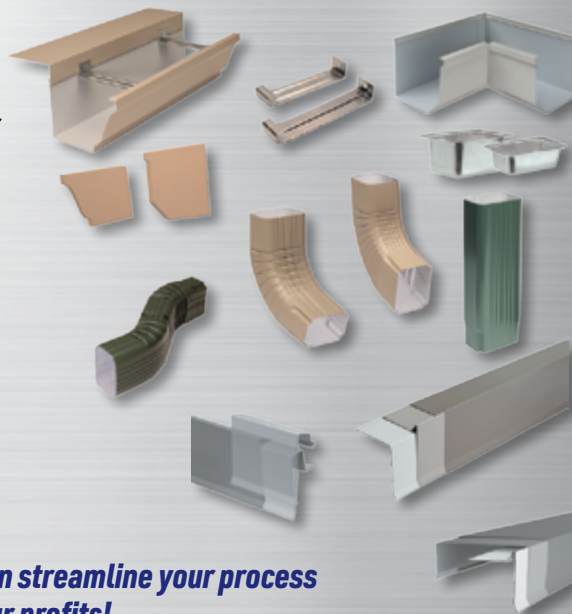
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