

ROOF & GUTTER CARE

Does home insurance cover **roof repairs**?

Storms yes — wear & tear no

Buildings insurance pays for the sudden and unexpected. It doesn't pay for wear, tear or neglect — and that distinction is where most refused roof claims are decided.



✗ Usually NOT covered

- ✗ **Wear and tear** — the roof simply ageing
- ✗ **Gradual deterioration** — slipped tiles, perished felt
- ✗ **Poor maintenance** — including blocked gutters
- ✗ **Pre-existing damage**
- ✗ Leaks on a roof over ~15 years old are often called wear and tear

✓ Usually covered

- ✓ **Storm damage** — ABI: gusts around 55mph
- ✓ **Falling trees, branches and debris**
- ✓ **Fire and explosion**
- ✓ **Impact and vandalism**
- ✓ ...and a documented maintenance record is what keeps a claim credible

Protect the cover you already have — **roof & gutter care plans**

Gutter Care

£9/mo
£108/yr

Your annual gutter clean and maintenance visit, plus 15% off repairs.

Roof Care

£14/mo
£168/yr

Water ingress prevention, 24/7 emergency call-out and 25% off repairs.

MOST POPULAR**Gutter & Roof**

£19/mo
£228/yr

Both plans together — with 50% off any repair work.

Solar-Shield

£29/mo
£348/yr

Everything in Combined, plus full solar PV cover and clean.

Roof Helpline plans are service & maintenance agreements — **not insurance**, and not a substitute for buildings cover. 12-month minimum term. Always check your own policy wording.