

Don't Waste Your Money
Insurance Companies Canceling Some Policies
Dirty Roofs Blamed
NBC 2 Works for You

News Anchor 1: Well, your roof is one thing you might not worry about keeping clean.

News Anchor 2: But insurance companies are now saying you should. Consumer reporter, John Matarese, explains how it could affect your policy, so you don't waste your money.

Don't Waste Your Money

John Matarese, Works For You

John Matarese: Is your roof dirty? Does it have dark streaks or perhaps some green moss growing on it? It's not just a nuisance.

Insurance Companies Canceling Some Policies, Dirty Roofs Blamed

Insurance companies, believe it or not, are now canceling policies because of roofs they consider to be too dirty.

Bob Foppe, homeowner, pointing out roof on home to Jon Matarese.

Bob Foppe never thought much about the dark streaks on his roof. After all, it wasn't leaking.

Notice of Cancellation or Non-Renewal from insurance company.

That was until he received a letter from his insurance company threatening cancellation.

Bob Foppe in front of his home.

Bob Foppe: I got a letter from my insurance company. They'd come one day I wasn't home, walked around the outside, took some pictures.

Flipping through insurance report.

John: And didn't like what they saw. The letter indicated mold and algae staining his roof and vinyl siding on the shady side of his house.

Bob Foppe in front of his home.

Bob: They said if I didn't correct it that they could terminate my policy.

Mike Jackson talking outside home with John Matarese while employee works on roof on a ladder.

Mike Jackson: We get phone calls every week from homeowners there.

John: Mike Jackson runs a siding and roof cleaning business that's getting a lot of business these days now that more and more insurance companies are warning homeowners to clean their roofs.

Mike Jackson in front of home.

Mike: It catches them by surprise because roof stains kind of go unnoticed until they get the letter.

Employees working on roof repairs.

John: The reason for these letters, moss can eventually damage asphalt shingles and insurers don't want to pay for a new roof.

Mike Jackson in front of home.

Mike: And really they don't need to be replaced they just need to be cleaned.

New Roof: \$5,000 - \$10,000

Cleaning: \$500

John: A new roof costs five thousand to ten thousand dollars. Professional cleaning about five hundred. Bob Foppe decided to hire a cleaner.

Bob and John talking outside of Bob's home.

Bob: And they use their cleaning solution and scrubbed it.

John: More importantly, it prevented a costly insurance cancellation. Websites are filled with suggestions for cleaning your roof for yourself and, yes you can, but two cautions: One, standing on a steep roof is a serious safety risk and two, if you blast your roof with a garden hose or pressure washer, you can seriously damage the roofing shingles so be careful and don't waste your money. I'm John Matarese.