# PACE Property Coverage Change Guidance (Collapse and Trusses)

**Effective Jul 1, 2025**

*This guide is not intended to be an explanation of coverage and does not guarantee coverage in the event of a loss. If you have specific coverage questions or concerns, please contact your agent of record or email underwriting@sdao.com.*

Over the past several years, some PACE members have experienced the partial or complete collapse of a building. Most of these incidents involved older, large-span engineered trusses. PACE's reinsurance carriers have taken note of these claims and have required changes to how and what we will cover regarding large-span trusses and beams. Our research suggests that the useful lifespan of these trusses is approximately 50 to 70 years.

The intent of this guide is to provide a brief overview of these changes and share best practices to help reduce the risk of collapse or truss failure.

## Named Perils

The collapse or failure of an engineered truss in an insured property is only covered if caused by a named peril in your policy, such as fire, wind, or the weight of rain, snow, or ice. A complete list of named perils can be found in your coverage document or by contacting your agent of record.

## Reporting Timeframe

Starting July 1, 2025, losses must be discovered and reported to PACE within 180 days following the named peril.

## Engineered Wood Trusses

Although all engineered wood trusses are included in this coverage change, of most concern are large-span trusses, such as wooden bowstring and glue-laminated trusses, which are often found in gymnasiums, cafeterias, and auditoriums. These trusses were commonly used in school construction until the mid-1970s.

## Exclusion

Engineered wood trusses that are more than 50 years old will be excluded from coverage. However, coverage will be added back if:

- The cause of loss is due to a named peril, and
- There is no evidence of preexisting structural damage, or
- The trusses have been repaired or deemed structurally sound by a licensed structural engineer within an inspection interval recommended by the engineer.

## Best Practices

- Identify and document all large-span engineered wood trusses in your facilities.
- Conduct a documented visual inspection of the trusses.
    - If any damage is found (e.g., checking, cracking, sagging), consult a structural engineer for evaluation.
- Hire a structural engineer to assess the condition of these trusses.
    - Some original engineered weight ratings may have been inaccurate, and aging trusses may have deteriorated, reducing their capacity.
    - Have a structural engineer evaluate load capacities before adding or replacing anything on the roof.
- Keep all documentation on file, including engineering assessments and repair records.
- Develop a long-term inspection and replacement plan (as appropriate) for these trusses.
- Storm Events
    - Establish procedures to inspect trusses after significant weather events.
    - Identify accurate weight ratings and have procedures in place to remove ice and snow loads approaching safe limits.
        - *Note: The goal is to reduce weight. Attempting to remove all snow may damage the roof.*