

# Ceiling fact sheet



## Am I covered if my ceiling collapses?

Generally your policy will cover you if your ceiling collapses because of an event listed under your policy, such as storm or fire. Unfortunately some ceilings collapse due to their age or issues with the original installation, which isn't generally covered by insurance.

## Ceilings and why they may collapse

Whilst ceiling collapses are not exactly common, they can be a problem in homes built more than 30 years ago. There are also potential issues with homes built more recently.

### Older homes

If your home is over 30 years old there is a chance that your ceiling may be made of a material called plasterglass, which is suspended rather than fixed in place. This was a common building practice, where the ceiling is supported by straps that are laid over the timber ceiling joists and grouted into position. Over time thermal movement in the roof space causes the timbers to expand and contract, which causes the strands within the plaster straps to break. This can cause the ceiling to sag or even fall.

### Some newer homes

In newer homes the ceilings are constructed of gyprock sheets. These sheets should be glued and screwed at regular pre-defined intervals (as per the relevant building code) into the timber ceiling joists. Expert evidence indicated that some installations were not undertaken in accordance with building code requirements. Further, some engineers have found that some batches of glue may have been substandard. The combination of inferior glue and incorrect installation can also lead to ceilings sagging and falling.

### Signs to look out for

Signs of potential ceiling failure will generally be areas of sagging and cracking around cornices and joins. Such cracking will likely be more severe than normal settling cracks. Any sign of cracking or sagging should be investigated further.

### What to do

There are numerous ceiling fixers who can lift and refix these types of ceilings. If you have any concern about the structural integrity of your ceiling then it would be worthwhile engaging a qualified tradesman to enter the roof-space and report on the overall condition of your ceiling. A repair to the ceiling costs far less than fixing the results of ceiling failure.