

REDUCE DAMAGE LOSSES

While a building owner's risk management costs are primarily a function of insurance premiums, smaller damage claims are often absorbed by the owner because the deductible is not met or the owner does not wish to trigger a premium increase. Stainless steel building panels can help the owner avoid risk in the first place and potentially lower costs to remediate damaged panels. Stainless steel has superior fire resistance to more commonly used construction materials, including metals like aluminum, copper and zinc. Since stainless is stronger and does not depend on coatings to protect the surface, it has a measure of hail resistance. Paint from tagging or graffiti is easily removed, particularly from rolled-in stainless steel finishes.

Since stainless steel has a melting point about 2800°F, it is very unlikely that airborne cinders coming in contact with the stainless steel roof, for example will ignite a fire. Except for carbon steel which has a similar melting point, the other metals used in construction have melting points that range from 500 to 1200°F.

While we cannot guarantee that thinner gauge stainless steel installed on a roof that is subjected to a hailstorm will not dent, the more insidious damage comes from painted metals should the paint craze from hail impact. In that case, moisture and contaminants can become and trapped on the exposed metal propagating an accelerated corrosion process. This might lead to panel failure without the owner becoming aware of the problem until interior damage occurs. This exact problem occurred on a painted galvanized roof in suburban Pittsburgh. It took a few years after a hailstorm for the roof to fail but it nonetheless did, requiring a complete replacement of the roof. Roofing installed in hail prone areas would benefit from the use of stainless steel. Further, a heavier thickness of stainless steel can reduce the risk of denting altogether.



Vandalism is an all too common problem that building owners face. In the case of taggers or graffiti artists that apply spray paint to building surfaces, it is a great deal easier to remediate the damage in the case of stainless steel. Solvents can be used to remove the unwanted paint without damaging the stainless steel surface beneath. Information regarding paint removal can be found on our website under the topic **Cleaning Stainless Steel**.

The surface finish is pretty important here. Rolled-in finishes like InvariMatte® and InvariLux™ are the easiest to clean, and removing paint is no exception. For panels that can tolerate a glossier appearance, InvariLux is the easiest to clean of any stainless steel finish that does not have a coating applied. Both InvariMatte and InvariLux are much more dirt resistance and easier to clean than the vast majority of stainless steel finishes on the market, especially those that are abraded, like the typical home appliance finish. It would take a higher degree of effort to remove the last traces of paint from an abraded finish.

In the case of severe damage to a building panel that requires its replacement, the owner gets better results with stainless steel. If an architectural quality stainless steel finish was originally installed, a new panel of the same finish stands a good chance of matching the old ones. Some finishes are better than others in terms of repeatability from batch to batch such as the rolled in finishes mentioned above. Since stainless steel does not deteriorate from environmental exposure and therefore does not weather, unsightly mismatches from aged vs. new paint, for example, are of no concern.

The use of stainless steel building panels can reduce damage losses. Enveloping a building in stainless steel can also **Reduce Energy Consumption** and **Reduce Maintenance Expenses** compared to more common materials. There is no doubt that the investment in a stainless steel building returns on the owner's investment. A Contrarian Metal Resources product consultant would be pleased to assist you in selecting the best grade and finish combination for your project.



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