

TRUSS INSTALLATION AND BRACING

My Mutual Insurance is committed to providing the best coverage possible for buildings owned by our policy holders, which may include coverage for roof collapse. In our experience, some truss installations are much more susceptible to collapse than others.

Therefore to qualify for collapse coverage with My Mutual Insurance a building must meet certain standards. The following are areas for consideration.

1. Is the truss spacing greater than 24 inches?

Our experience indicates that trusses spaced greater than 24" are at greater risk. As truss space increases, truss bracing requires heightened attention.

2. Are the truss manufacturer's requirements met?

The truss manufacturer provides an installation package for the building, often along with a brochure outlining bracing requirements. If the construction crew has installed the trusses according to all such criteria, collapse coverage is likely available.

Installation package information may not be available. At that point we may ask,

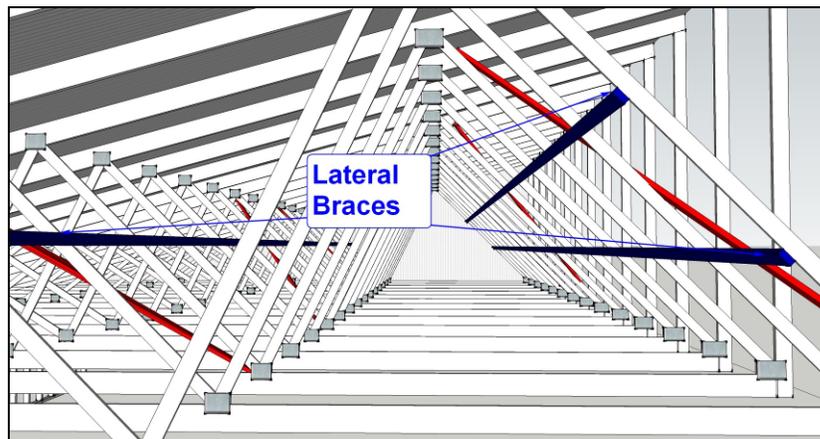
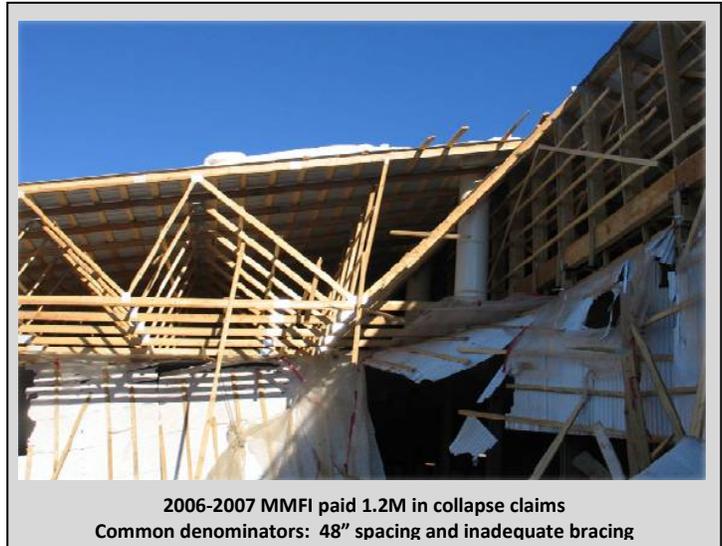
"Has the truss system been inspected and approved by a qualified structural engineer?"

If so, we are assured that the installation is sound.

In the absence of either of the above, further criteria are considered for offering coverage for buildings with a 60' span or less:

3. Is the truss span between 20' and 40'?

Lateral braces are secured on specified diagonal members and run across the trusses along the length of the building (see diagram below). There must be at least **two** lateral braces. The location for the bracing is specified by the truss manufacturer.



4. Is the truss span between 40' and 60'?

There must be at least **four** lateral braces.

If the above information is difficult to obtain, we refer to the recommendations of the [Western Wood Truss Association \(WWTa\)](#) in which further criteria are specified.

The following is a summary of an explanation of anchor bracing and bottom chord installation. More information is available on the web at <http://www.mymutualinsurance.ca>, where you will find A 3D video of the accompanying diagrams and a download of the complete WWTa brochure.

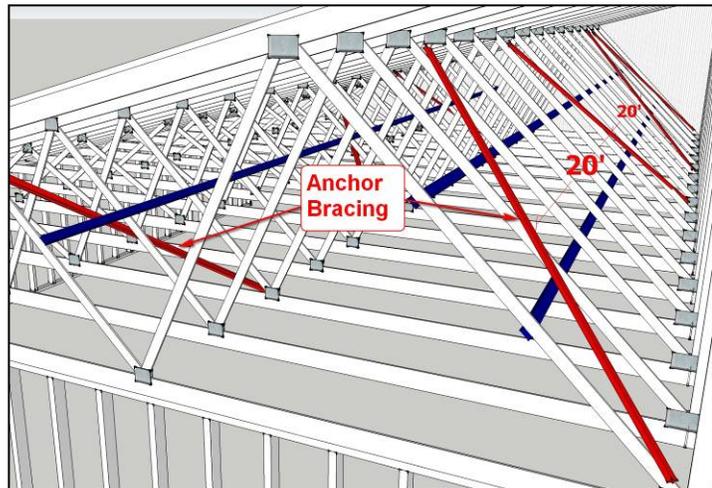
WWTa Anchor Bracing Recommendation

The building designer is responsible for specifying the type of anchor.

A typical installation of anchor bracing (sometimes referred to as cross bracing) is shown as illustrated.

Anchor bracing should be installed on each sloping truss web where there is lateral bracing installed.

It should be installed at the end of the lateral bracing run and at 20' on centre maximum between, or as otherwise specified by the truss manufacturer.

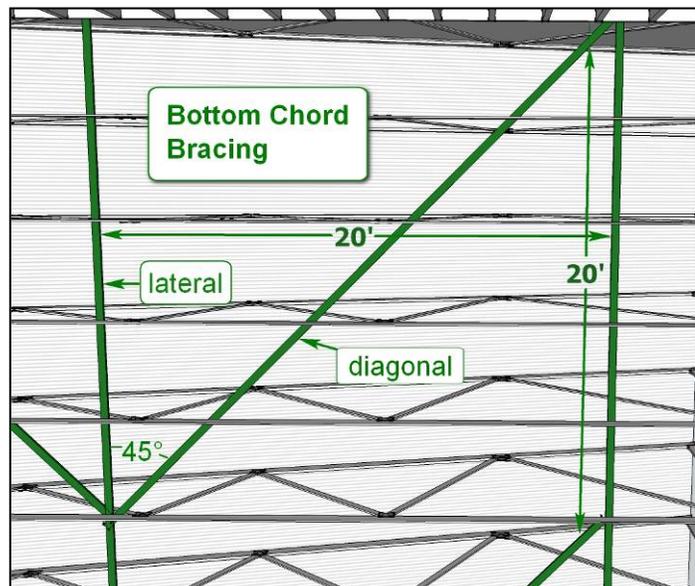


WWTa Bottom Chord Bracing Recommendation

Where no ceiling sheeting is present, lateral bottom chord bracing is to be installed every 20'.

In addition, diagonal bottom chord bracing should be installed at 45° angles every 20'. See accompanying illustration.

Before beginning any modifications, consult the WWTa brochure for details.



If you have any questions please call our office and ask to speak with one of our risk consultants
