Selling “Shear Insurance” to Protect Against Masonry Damage

A Cost-Effective Investment for Building Owners

By: John Hibel
Keene Metal Products

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here’s no doubt about it: proper expansion joint use in masonry construction can improve the structural integrity, life and outer appearance of a building. Unfortunately, too many owners, developers and contractors cut corners in expansion joint selection and placement. Then they wonder why shear stress caused cracks and discoloration in their building and cost them so much in repairs.

No one can anticipate the damage caused by shear stress. So it pays to sell proper expansion joint use in terms of “shear insurance.”

Total Protection . . .

“Shear insurance” drives the point home and is a valid analogy since the joint itself provides crack protection coverage; so to speak. Moreover, the joint cost can be thought of as the insurance premium. The owner is protected against loss from damage, the contractor is safeguarded against job callbacks, and the specifier can guarantee a quality building. With “shear insurance,” everybody’s covered.

Pointing out specific provisions in a “shear insurance” policy can help you sell the idea and benefit everyone in the long-run. But first, remember why such a policy is important to each individual.

Basic Benefits . . .

Why should the owner/occupier, developer/owner or speculator/developer invest in “shear insurance”? For the same reason he buys property insurance-to protect his building against unexpected damage. Proper expansion joint use will preserve the building’s value and structural integrity and reduce costly, inconvenient repairs.

The developer/owner, lower long-run repair costs and higher resale and rental values justify the “premium.”

The more skeptical spectator/developer will appreciate the minimal extra investment needed to boost resale value. For him, expansion joint use can mean higher capital gains with no slow down on construction.

Better expansion joint planning makes a big difference in the cosmetic appearance of a building, which is vital to successful speculative construction.

How do you sell “shear insurance” to the prospect? Pitch the specific advantages in the form of provisions in an insurance policy.

Typical Control Joint vs. Expansion Joint . . .

Clause Number One: Protection against two-way movement. An expansion joint can take both horizontal and vertical movement at one time, because it is a two-piece joint. A one-piece control joint only moves one way.

Stress this vital difference, for a “shear insurance” policy covers expansion joint use only, not control joint use. The most common misconception is that expansion joints and control joints are the same. While an expansion joint can be used whenever a control joint can, the opposite is not true.

Clause Number Two: Protection against differential expansion. An expansion joint helps accommodate a
difference in expansion coefficients of dissimilar materials.

Make owners and specifiers aware that wall construction material often affects aspects of joint application. Expansion joints must be placed where dissimilar wall materials, say a metal stud wall and cement block wall, abut or join.

**Proper Joint Placement . . .**

Clause Number Three: Protection against shear stress. Expansion joints will protect against damage from shear stress when installed with proper spacing in often overlooked places.

Owners and specifiers should know that marquees and extended ceilings, supported by columns or beams, require a joint that accommodates both horizontal and vertical movement. Likewise, explain that relief is needed above door bucks, at any complete break, or wherever there is an angle.

Again, emphasize that using expansion joints every 100 sq. ft. throughout the construction is the ideal investment for protection against shear stress damage.

The #40 expansion joint, made by Keene Metal Products, is actually a two-piece joint that features interlocking male and female sections. It is this “two-joint” interlocking design which enables expansion joints to accommodate horizontal as well as vertical stress. Unlike the expansion joint, a control joint is a one-piece joint designed for one-way movement.

**Repair Concerns . . .**

Clause Number Four: Protection against costly and timely repairs. Expansion joint use will save time and money in repair costs over the life of a building.

The most important consideration for all involved is not damaging the integrity of the building’s envelope. Remind the owner and specifier that allowances for moisture and other potential damaging agents should be made in the beginning. Repairs are difficult, expensive, time consuming and
inferior to the original. Sometimes they are impossible.

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**Material Considerations . . .**

Clause Number Five: Protection against corrosion in marine climates. Galvanized steel or solid zinc expansion joints will provide the necessary strength and corrosive resistance in marine environments.

Some manufacturers make joints out of plastic or extruded aluminum. Neither provides the same strength and movement support of galvanized steel or solid zinc.

Obviously, this provision is most important to those constructing in marine climates. Although the possibility of moisture penetration in normal environments is minimal, you can’t overlook it.

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**Enhance Aesthetic Appeal . . .**

Clause Number Six: Protection against cracking and discoloration. Expansion joints will not damage the sight lines of a building but rather protect them against cracking and staining.

This is a mistaken impression in the industry and, therefore, may require you to clarify. Remember, an expansion joint is between 1/2- and 3/4-in. wide. Something that size creating a like-sized black line in the middle of a 100-ft. wide, 20-story building isn’t going to be seen. On the other hand, a large crack and discoloration caused by insufficient stress relief will be easily noticed.

Given today’s trend towards plaster and stucco construction, an investment in “shear insurance” is a wise one. The “premium” or negligible difference between expansion joints and control joints are well worth it in the long run.