

## Roof Inspection Guidelines & Checklist ✓

Regular roof inspections are essential for preventing water damage and maximizing the lifespan of a facility's roofing system. When incorporated into a broader property maintenance plan, these inspections can uncover early warning signs before they develop into costly repairs or operational disruptions, helping protect both your building and your bottom line.

### Hiring a professional is always recommended to ensure a safe and thorough inspection.

While the professional you've hired has their own checklist and procedure, this checklist will help guide the questions you ask and help ensure you address all potential concerns on your property – and contains space to record any of your own observations or concerns you may be able to spot from the ground, too.

Every building has its own set of conditions and risk factors, so it's important to account for any unique exposures or challenges by customizing your approach accordingly. Filling out this document during your professional roof inspection will help you stay informed about current needs, potential risks, and exposures you were not previously aware of, and can serve as a good reminder for future roof inspections when you may not remember previous outcomes.

Date of Inspection: \_\_\_\_\_

Building name: \_\_\_\_\_

Address: \_\_\_\_\_

Year Roof Installed: \_\_\_\_\_

Type: \_\_\_\_\_

Inspector: \_\_\_\_\_

### REASON FOR INSPECTION

- Annual Inspection       Severe weather (wind, lightning, hail, snow, flooding/rain)       Other

Comments:

# ROOF INSPECTION CHECKLIST



## Common Interior Concerns

You may be able to safely spot many of these concerns yourself. When in doubt, though, ask a professional for their opinion!

CONCERN	ACTION NEEDED?	COMMENTS
Are there any water-stained ceiling tiles?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Interior wall surface discoloration?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Signs of deformation in the walls or leaking around windows?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Signs of rust or other deterioration on structural roof components, such as roof decking or joists?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Is there mold on building surfaces that could indicate water damage from the roof?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

## Common Exterior Concerns

CONCERN	ACTION NEEDED?	COMMENTS
Any standing water on the roof 24 hours after a weather event?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Does the roof surface have any discoloration?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Any of the flashing loose, buckled or damaged?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Signs of leaking around windows, such as deterioration or discoloration?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Rust or deterioration on roof components, such as roof decking or joists?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Mold on building surfaces that could indicate water damage from the roof?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are gutters, downspouts or storm drains blocked with debris?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Signs of debris accumulation on the roof deck?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

# ROOF INSPECTION CHECKLIST



## Common Exterior Concerns (cont.)

CONCERN	ACTION NEEDED?	COMMENTS
Apparent cracks, gaps or damage to gutters, downspouts and storm drains?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Signs of microbial growth or water damage on the roof deck or any rooftop surfaces?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Signs of bird, rodent or insect infestations?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are the seals on the roof deck cracked/broken?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are the flashing systems properly sealed?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Wall damage, particularly cracks or gaps?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Evidence of microbial growth on the HVAC system or its components?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are air intakes blocked, obstructed or broken?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are there missing domes on roof drains?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

## Exterior Wall Concerns

You may be able to safely spot many of these concerns yourself. When in doubt, though, ask a professional for their opinion!

CONCERN	ACTION NEEDED?	COMMENTS
Are there cracks?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are there stains?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Are there any uneven surfaces/finish?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Any discoloration?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Other exterior wall concerns?	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

# ROOF INSPECTION CHECKLIST



## Other Roof Features

CHECK THE...	ACTION NEEDED?	COMMENTS
Fascia condition	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Soffit condition	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Flashing	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Skylights	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Chimneys	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Vent pipes	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Other:	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

## Flat/Membrane Roof

CHECK THE... / CHECK FOR...	ACTION NEEDED?	COMMENTS
Condition of coating	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Granular condition	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Punctures	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Cracks	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Alligatoring	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Blisters	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Ponding	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Other:	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

# ROOF INSPECTION CHECKLIST



## Sloped Roof

CHECK THE... / CHECK FOR...	ACTION NEEDED?	COMMENTS
Roof material	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Condition of surface	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Buckling	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Curled Shingles	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Missing tabs	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Granular condition	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Metal corrosion	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	
Other:	<input type="radio"/> YES <input type="radio"/> NO <input type="radio"/> N/A	

### COMMENTS (INCLUDE ANY RELEVANT ATTACHMENTS, SUCH AS PHOTOS OR VIDEOS):

*This information and any attachments or links are provided solely as an insurance risk management tool. They are derived from information believed to be accurate. Merchants Insurance Company and the other member insurance companies of the Merchants Insurance Group ("Merchants") are not providing legal advice or any other professional services. Merchants shall have no liability to any person or entity with respect to any loss or damages alleged to have been caused, directly or indirectly, by the use of the information provided. You are encouraged to consult an attorney or other professional for advice on these issues.*