

MANAGE YOUR RISK

Roof Assessments

Storms involving rain, wind, snow, ice, hail, and a combination of environmental factors can result in millions of dollars in property damage and the interruption of services and operations. Your roof should be designed, constructed, and maintained to defend against the environmental conditions of the local region. Roof and equipment damage along with moisture leaking into the building can pose a significant risk to the building and occupants. Ongoing roof assessments can help you manage these risks.

Inspection Guidelines

Your facility's roof is an important area where you can control risk simply by conducting inspections. Routinely inspect every roof to ensure that the:

- Roofing material is properly in place,
- Flashing is adequate; and
- Roof drains are clear of debris.

Frequency: Complete roof inspections at least annually and after major storms. Document each inspection with a checklist and photos, if possible, and maintain the records for future reference and review.

Liability: The safety of individuals who are working on a roof is of the utmost importance. Consider using roofing contractors who have the proper equipment, experience, and training to complete the roof inspections and documentation. Verify that the roofing contractor is qualified and licensed, and meets all applicable local, state, and Federal requirements. To limit your organization's exposure, require that the contractor provide certificates of insurance for general liability and workers' compensation.

Documentation: The Roof Assessment Checklist on the following page may be helpful in documenting the roof condition. The Checklist may also be used to initiate actions needed to maintain the roof so that storms do not result in unexpected damage to the property and associated injury to the occupants or the general public.

Roof Assessment Checklist Instructions:

1. Complete one form for each major building annually and after severe storms. Take photos of the roof to keep with this form. Connected groups of smaller buildings may be included on one form.
2. Any "yes" answer signifies a condition that needs to be repaired, or examined by a qualified professional.
3. Schedule repairs promptly. Roofs that require repair are more susceptible to windstorm damage.

DISCLAIMER: This is a sample guideline furnished to you by VFIS. Your organization should review this guideline and make the necessary modifications to meet your organization's needs. The intent of this guideline is to assist you in reducing exposure to the risk of injury, harm, or damage to personnel, property, and the general public. For additional information on this topic, contact your VFIS Risk Control Representative at (800) 233-1957.

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Roof Assessment Checklist

Name of Facility: _____ Date: _____

Address: _____

Completed by: _____

Overall Condition				
Satisfactory <input type="checkbox"/>				
Needs Repair <input type="checkbox"/>		Action Planned:		
Age of Roof(s):			Date of last repair:	
Describe any special features and procedures to reduce wind, hurricane, snow exposure, etc.				
	Item	Yes	No	Comments/Action
1.	Are there any cracks, splits, or loose seams in the roof covering?			
2.	Is there any blistering (may resemble bubbles) of the roof covering?			
3.	Is there any ponding or other evidence of water accumulation?			
4.	Are drains plugged or potentially blocked by debris or other material?			
5.	Are there any bare spots in the gravel or stone covering?			
6.	Is there any evidence of damage by hail?			
7.	Are gutters and downspouts intact and clear of leaves or other obstructive materials?			
8.	Is there any loose or missing flashing around the edges (top and sides), especially near the corners?			
9.	Are there any signs, antennas, microwave dishes, or other roof-mounted equipment with loose or disconnected supports or guidewires?			
10.	Is there any evidence of leaking on the top floor of the building?			

Note: Avoid torch-applied roof coverings. If it is necessary to use a torch to repair an existing roof or install a new covering, a fire watch should be conducted at least 30 minutes past completion of the work. Multiple fire extinguishers should be immediately available on the roof.

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