Roof Inspection Form

Based on Citizens sample form RCF-1 03 25

Applicant/Insured Name: _____ Application/Policy #: _____

Address Inspected: _____

Date of Inspection: _____

This sample *Roof Inspection Form* (or a similar form) must be completed and signed by a Florida-licensed professional. The form will not be accepted without the dated signature of one of the following appropriately licensed inspectors:

- General, residential, building or roofing contractor
- Building code inspector
- Florida-licensed home inspector

Note: This form does not verify loss mitigation features. Use *Uniform Mitigation Verification Inspection Form* OIR-B1-1802.

Be advised that Underwriting will rely on the information in this sample form, or a similar form, that is obtained from the Florida licensed professional of your choice. This information is used only to determine insurability and is not a warranty or assurance of the suitability, fitness or longevity of the roof inspected.

Roof (Photos of each roof slope showing the roof's condition must be submitted with this form.)

Predominant Roof

Covering material: _____

Roof age (years): _____

Remaining useful life (years) _____

Date of last roofing permit: _____

Date of last update: _____

If updated (check one):

- ☐ Full replacement
- ☐ Partial replacement

% of replacement: _____

Overall condition

- ☐ Satisfactory
- ☐ Unsatisfactory **(explain below)**

Any visible signs of damage / deterioration?
(check all that apply and explain below)

- ☐ Cracking
- ☐ Cupping/curling
- ☐ Excessive granule loss
- ☐ Exposed asphalt
- ☐ Exposed felt
- ☐ Missing/loose/cracked tabs or tiles
- ☐ Soft spots in decking
- ☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No (If "yes", explain below)

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

Secondary Roof

Covering material: _____

Roof age (years): _____

Remaining useful life (years) _____

Date of last roofing permit: _____

Date of last update: _____

If updated (check one):

- ☐ Full replacement
- ☐ Partial replacement

% of replacement: _____

Overall condition

- ☐ Satisfactory
- ☐ Unsatisfactory **(explain below)**

Any visible signs of damage / deterioration?
(check all that apply and explain below)

- ☐ Cracking
- ☐ Cupping/curling
- ☐ Excessive granule loss
- ☐ Exposed asphalt
- ☐ Exposed felt
- ☐ Missing/loose/cracked tabs or tiles
- ☐ Soft spots in decking
- ☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No (If "yes", explain below)

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

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Additional Comments/Observations (use additional pages as needed):

All *Roof inspection Forms* must be completed and signed by a verifiable Florida-licensed inspector.
I certify that the above statements are true and correct.

Inspector Signature	Title	License Number	Date
Company Name	License Type	Work Phone	

Special Instructions: This sample *Roof Inspection Form* includes the minimum data needed for Underwriting to properly evaluate a property application. While this specific form is not required, any other inspection report submitted for consideration must include at least this level of detail to be acceptable.

Photo Requirements

Photos must accompany each *Roof Inspection Form*. The minimum photo requirements include:

- Roof: Each slope
- **All** hazards or deficiencies

Documenting the Condition of Each System

The Florida-licensed inspector is required to certify the condition of the roofing system. *Acceptable Condition* means that each system is working as intended and there are no visible hazards or deficiencies.

Additional Comments or Observations

This section of the *Roof Inspection Form* must be completed with full details/descriptions if any of the following are noted on the inspection:

- Updates: Identify the types of updates, dates completed and by whom
- Any visible hazards or deficiencies
- Any roof determined not to be in good working order

Note to All Agents

The writing agent must review in advance each *Roof Inspection Form* submitted with an application for coverage. It is the agent's responsibility to ensure that all rules and requirements are met before the application is bound. Agents may not submit applications for properties with roof(s) not in good working order or with existing hazards/deficiencies.