

Managing Risk

Claim 2: Roof Damage

By InspectorPro Insurance

Note: The Managing Risk column reviews the most common allegations in the industry and provides tips to make inspectors better equipped to prevent claims.

Second only to general water damage claims, roof damage claims—especially claims alleging roof leaks—are one of the most common claims against home inspectors.

WHY IS ROOF DAMAGE COMMON?

Depending on its material, a typical roof lasts from 20 to 30 years before it needs to be replaced. However, it's common for roofs to require regular maintenance due to normal wear and particularly after harsh weather.

From wind and rain to ice and debris, weather can lead to moisture penetrating the roof's layers, which can cause leaks, mold and wood rot. Faulty roof or flashing installation leaves the roof system more vulnerable to moisture damage because there's an increased risk of punctures and pooling.

Some professionals recommend having a roof inspection once every two years to look for signs of needed maintenance. However, many homeowners aren't so proactive and they repair their roofs only after a problem, such as a leak, manifests.

WHERE IS ROOF DAMAGE COMMON?

Finding where roof damage may occur or where it already exists begins with knowing where to look. Here are a few common problem areas:

Roof penetrations and flashing: Although flashing details vary according to the type of penetration and the roofing material, it is essential to have proper flashing to keep water out of the roof and the home.

Some common ways that roof inspections and flashing issues that are conducive to water intrusion manifest during an inspection include the following:

- unsealed toe board holes
- incorrectly installed counter-flashing
- gaps beneath the flashing
- cracked sealant
- continuous, one-piece flashing
- sealant where sidewall flashing is missing

Flat roofs: According to an article (<https://www.securerestoration.com/common-causes-of-water-damage/>) by Secure Restoration (<https://www.securerestoration.com/>), because flat roofs lack slopes that encourage water to run off the surface, water pooling and subsequent damage can occur. Debris buildup can cause the roof to collapse inward, exacerbating a water pooling issue. Cold weather, too, can cause ice dams that trap moisture in place. Such circumstances may lead to water damage or leaks, both on the exterior roof and on the internal ceiling.

Gutters: Secure Restoration also suggests that gutters can suffer from debris or ice buildup that can lead to water damage. When gutters clog, water can't navigate down and out as it should, leading the water to escape over the gutters' edges and down the side of the house. Wet walls and buildup at the home's base can lead to water intrusion, basement leaks and mold.

WHAT CAN INSPECTORS DO?

As with all claims prevention, it's important to have a thorough pre-inspection agreement (https://www.inspectorproinsurance.com/risk_management/why-pre-inspection-agreement/?utm_source=ASHI%20Reporter&utm_medium=Referral&utm_campaign=Claim%201) and inspection report (with pictures).



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Inspection methods: Here are some inspection methods that fellow home inspectors recommend:

- Look for worn, broken or missing shingles. Try to spot loose nails and poorly sealed roof flashing.
- Wetness along the framing members in the attic will help you find where leaks may be entering the house. Attics can also reveal signs of a roof leak faster than the exterior of the house.
- Note any areas on the ceiling or roof that look discolored, stained, swollen or moist.
- Be sure to note the condition of the roof on the day of inspection and how that condition may change with weather.

In addition, you may want to consider using technology, such as an infrared camera, a moisture meter or a drone, to augment your ability to spot a roof leak. Just be sure that you have the proper general liability insurance coverage in place to operate a drone before you start.

Claims protection: After establishing that there's roof damage, it's important to clearly communicate your findings to the client. Inspectors recommend emphasizing the limitations of an inspection and explaining your findings in terms the client can understand.

Even if you do everything right, you can still get a roof damage claim. That's why it's essential to carry errors and omissions (E&O) insurance for defense and payout help. Contact your InspectorPro broker or submit an application (https://www.inspectorproinsurance.com/application/?utm_source=ASHI%20Reporter&utm_medium=Referral&utm_campaign=Claim%201) with us to receive a quote at no obligation.

Up next month: Foundation claims

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