

# AmTrust Property Zone

## How to Inspect, Maintain and Repair Your Commercial Roof

Your roof protects your building and everything inside of it. If your roof isn't in good shape, your building won't have the protection it needs. Problems that go unchecked may worsen over time, eventually resulting in severe damage, expensive repairs, possibly even interrupt your business processes. Prevent these disasters by taking care of your roof through proper inspections, maintenance and repair.

### The Threats to Your Roof

Your roof is exposed to risks every day. These risks come in multiple forms, including:

- **Wind:** Strong winds can do considerable damage to your roof. The wind itself can tear the roof apart or even away from the building. Wind can also push trees and other objects onto the roof, crushing the building or creating holes. Although hurricanes are associated with high winds, tornadoes, derechos and even strong thunderstorms can also cause considerable wind damage.
- **Precipitation:** Rain, snow and hail can do significant damage as it lands on your roof. Debris clogging the gutters may worsen the damage if rain and melted snow are not allowed to drain properly. Melted snow that cannot drain may refreeze and form dangerous ice dams. Large hail can dent or crack roofing material.
- **Animals:** Raccoons, squirrels, rats and other animals may damage the roof and vents as they can get inside the attic and create nests. Or, animals may chew through wiring located on the roof.
- **Age:** Roofs are subject to wear and tear as they age. For example, shingles may become damaged and require replacement, or leaks may form.

### When to Inspect Your Roof

You don't want to wait until a massive leak or other obvious sign of damage develops. Have your roof regularly inspected to ensure that any problems are caught early and repaired before they progress.

Common roof inspection guidelines include:

- Inspect your roof at least twice a year.
- Inspect after roof construction or maintenance, and frequently where drains are exposed to clogging, falling leaves or debris.
- Inspections should occur before and after storm season. For example, if you live in a hurricane-prone area, have your roof inspected before hurricane season begins and after hurricane season ends. If you live in an area with severe winter weather, have your roof inspected during the fall and again during the spring.

- Inspect your roof after major storms such as winter storms, hurricanes, tropical storms, derechos or other storms with extreme snow, hail, rain or wind.
- Inspect your roof if you notice any signs of possible damage. Watch for subtle signs that could indicate roof damage. For example, have you seen water stains on the ceiling? Have you heard animals on the roof or in the attic? These could indicate a problem.



### What to Inspect

The roof inspection should be thorough to ensure that no warning signs are missed. A roofing inspector should complete a checklist and note any issues.

Here are some of the areas that should be given attention:

- **Flashing:** Check for problems, such as cracked caulking, peeling or rust. Secure flashing is critical to prevent the roof from peeling or uplifting in the wind, particularly near corner areas.
  - If flashing pulls more than 1-1/2 inches away from walls, provide additional securement. See *Protecting Commercial Roofs from Wind Damage* for further information on flashing.
- **Shingles:** Look for buckled, missing or otherwise damaged shingles.
- **Gutters and Downspouts:** Check for and remove any blockages in the gutters and downspouts to ensure proper drainage.
- **Roof Drains:** When drains clog, water can pool, especially on flat roof decks.
- **Standing Water:** Water that pools on your roof and doesn't drain can cause moisture problems on the building's exterior and interior.
- **Fasteners:** Inspect fasteners to ensure that they are not loose, corroded or missing.
- **Soffit and Fascia:** Inspect the soffit and fascia boards for damage.
- **Other Features:** Check vents, chimneys, skylights, dormers, and other roof features for signs of damage.



- **Roof-Mounted Equipment:** Make sure all equipment is adequately secured and free of damage.
- **Debris:** Check for and remove debris on the roof.
- **Moss and Lichen:** Remove any noticeable moss and lichen.
- **Ceilings:** Look for water stains, cracks and other problems that could indicate roof damage.
- **Door and Windows:** If doors and windows stop opening and closing properly, this may be a sign of roof damage.
- **Walls:** Check walls for cracks, water stains and other types of damage that could be tied to roof problems.

## Tips for Hiring a Roofing Contractor

Although business owners should pay attention to the roof's condition and watch for both obvious and subtle signs of damage, a licensed roof contractor will be needed to carry out official, accurate inspections and make any necessary repairs.

When hiring a roofing contractor, don't just go with the first or cheapest worker you can find. Keep the following tips in mind when searching for a roofing contractor:

- Make sure the contractor is fully licensed and that the licensing is up to date.
- Verify that the contractor has adequate insurance that will provide coverage for any damage that your building suffers, for example, damage incurred through the contractor's negligence.
- Check reviews and ask for recommendations.
- If the contractor is using subcontractors, check their credentials and insurance coverage as well.
- Get the contract and inspection details in writing and keep records of this.
- Visit the Risk Transfer section within the [Loss Control Liability Resource Center](#) for resources on protecting your organization using Contractual Risk Transfer.
- Keep backup contractors on hand that you can call in an emergency. After a severe storm, contractors may be extremely busy, and you may have a hard time getting an appointment in a timely manner.

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

[www.amtrustfinancial.com/loss-control](http://www.amtrustfinancial.com/loss-control)



AmTrust maintains this article as a service for its customers. This information is intended to give you a place to start when finding information about a particular safety question. This article is not intended to provide authoritative answers to safety and health questions. Before using the information here, the accuracy and appropriateness of the information to your specific situation should be verified by a person qualified to assess all the factors involved.

This article contains hyperlinks to information created and maintained by other public and private organizations. Please be aware that we do not control or guarantee the accuracy, relevance, timeliness or completeness of this outside information. Further, the inclusion of pointers to particular items in hypertext is not intended to reflect their importance, nor is it intended to endorse any views expressed or products or services offered by the author of the reference or the organization operating the site on which the reference is maintained.