# Roof Certification Document Checklist (Florida)

Use it before you book a roof certification so the report comes back complete and your insurer accepts it.

## 1. Ask your agent first

- ☐ Which form the insurer accepts (most take the Citizens Roof Inspection Form or a report with the same details)
- ☐ How recent the report must be, so it isn't too old by the time you apply
- ☐ Whose signature it accepts. The Citizens form takes a licensed general, residential, building or roofing contractor, a building code inspector or a Florida-licensed home inspector
- ☐ Check the signer's license on the state search at myfloridalicense.com

## 2. Find your roof's age

- ☐ Look up the last full roof replacement permit on your city or county building department's permit search
- ☐ Note any partial replacements and their dates. If parts of the roof were replaced at different times, Citizens goes by the oldest part
- ☐ Write down the roof covering on the main roof and any secondary sections, like a flat porch roof

## 3. Gather your paperwork

- ☐ Roof permits, the roofing contract and final inspection records
- ☐ Receipts and photos from past roof repairs
- ☐ Dated photos of every side of the roof, if you have them

## 4. Fix these before the inspection

- ☐ Replace missing shingles and cracked or slipped tiles
- ☐ Reseal loose flashing at walls, pipes and vents
- ☐ Repair any active leak; a roof marked unsatisfactory is rarely accepted

## 5. Check the finished report shows

- ☐ The roof covering for each section and its age, with the last permit date and whether it was a full or partial replacement
- ☐ The remaining useful life, in years, for each section
- ☐ Overall condition marked satisfactory or unsatisfactory
- ☐ Any visible damage and any signs of leaks on the roof, in the attic and on the ceilings
- ☐ Photos of every roof slope and of any problem found
- ☐ The inspector's signature, license number and the inspection date

## 6. The numbers that matter

| Rule | What it means for you |
|---|---|
| Florida roof age law (s.627.7011) | Under 15 years, an insurer can't refuse or drop you for roof age alone. At 15 or older, an inspection showing at least 5 years of life left keeps an age-only refusal off the table |
| Citizens | Proof of at least 5 years of remaining life on shingle roofs over 25 years and tile, slate, clay, concrete or metal roofs over 50. Coverage is capped at 5 years. Less than 5 years left means proof of a full replacement (a finalized permit or a paid in full contract) |
| Typical cost | About $75 to $350, depending on roof size, material and who does it |

**Not sure the roof will show 5 years?** Have a roofer look at it before you pay for the signed report. General guidance only; your insurer's own rules decide.