Wind Damage Roof Check Sheet (Florida)

Use after any big storm. Check from the ground, a ladder at the gutter or the attic. Stay off the roof. Date: _____

1. Walk around the house

- ☐ Every roof edge and corner checked from the ground (binoculars help)
- ☐ Shingles: missing, creased, lifted edges, bare patches where granules were scoured off
- ☐ Tile: cracked, slipped or missing tiles; broken ridge and hip tiles
- ☐ Metal: loose or bent trim at edges and ridges, lifted panel ends, popped fasteners
- ☐ Flat roof: lifted or peeled edges, torn seams, displaced edge metal
- ☐ Soffit and fascia: loose boards or gaps

2. In the yard and gutters

- ☐ Pieces of shingle, tile fragments or bent metal on the ground
- ☐ Heavy granule piles in gutters or at downspouts
- ☐ Branches or debris on the roof

3. Inside

- ☐ Attic on a sunny day with a flashlight: daylight, wet insulation, stains on the plywood
- ☐ Drips around vents, pipes and the chimney
- ☐ New stains on ceilings, especially near outside walls

4. Photos to take (dated)

- ☐ Each side of the roof from the ground
- ☐ Close ups of every damaged spot
- ☐ Debris in the yard and gutters
- ☐ Every stain or drip inside

5. Next steps

- ☐ Water getting in? Get the area tarped to stop further damage
- ☐ Book a roofer's inspection and keep the written report and photos
- ☐ Report hurricane or windstorm damage to your insurer within 1 year of the date of loss (18 months for a supplemental claim)
- ☐ Keep receipts for any emergency work

Stay safe: do not climb onto a wet or damaged roof, and stay away from downed power lines. General guidance only; your policy and your insurer's rules decide coverage.