



Roof Inspections by Home Inspectors vs. Insurance Adjusters

What do you mean it's not insurable – my [home inspector](#) said the roof was OK!"

Ever heard this before? Or said it? How in the world can one person's opinion of a roof be completely at odds with another? Well, it's less complicated than you might think. It's the same roof, but we see different things.

And we're looking at different things, as well. The basic issue is that home inspectors and insurance companies are concerned with different aspects of a roof.

You're Roof through the Eyes of a Home Inspector

Your [home inspector](#) is looking at the installation practices, age and condition of the roof material, flashings, vents, chimneys, skylights, etc. In other words, your inspector is describing and reporting the condition of the roof and its components at the time of the inspection.

What Your Insurance Adjuster Sees

On the other hand, your insurance adjuster is looking for damage to the roof surface, evidence of failure of the roof covering, and remaining expected lifespan of the roof covering, among other things. In other words, your insurance adjuster is evaluating the risk that the roof represents for the near and intermediate future.

So, what does that mean to me?

As an example, let's look at a typical roof in our area. Let's say that this roof has two layers of 3-tab shingles over plywood decking, and the upper layer is 10 years old. The shingles are weathered but intact and there are no indications of leakage – in other words, this roof is in normal working order.

A [home inspector](#) might rate this roof satisfactory or acceptable because the roof is still doing its job of keeping water out of the house. The inspector might mention the relative likelihood of near term repair or replacement, but there would be no reason to call the roof defective.

An insurance company might decline coverage for this roof based on its age and multiple layers. It is likely that this roof could require replacement within 5 or 6 years. Since both layers will have to be stripped at that time, adding significantly to the cost of re-roofing, this roof might fall outside of the insurance company's underwriting guidelines.

It's important to remember that the scenario illustrated above is just that, a scenario. Because every roof is different, you should always get your initial opinion from a [trusted professional](#), whether in the inspection or insurance industry. And remember, there's nothing wrong with getting a second opinion.