Storm Damage Roof Report

Sample property, Farnborough, Hampshire GU14

Sample report. Fictional property and findings, for illustration only. Photographs and drawings are illustrative, not records of an inspected roof. Names, insurer and policy details are placeholders.



Prepared for	[Policyholder name]
Insurer	[Insurer name], claim [reference]
Loss adjuster	[Name, firm]
Event	[Named storm], [date of loss]
Inspected	Monday 26 October 2026, 09:30–10:45
Report issued	Tuesday 27 October 2026
Surveyor	[Surveyor name], Lead Surveyor

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Summary

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Worst grade found

- Wind damage confirmed to the ridge, the south-west slope, the flat roof edge and one gutter section, consistent with a south-westerly gale.
- The chimney flaunching and valley defects pre-date the storm and are maintenance items.
- The flat roof was already near the end of its life; only the edge repair is storm-related. Full replacement would be betterment.

Storm damage repairs

£1,020–£2,000

Pre-existing wear and maintenance (not storm)

£2,370–£4,300

Make safe now. The open ridge and missing tiles on the south-west slope let water into the loft. A temporary cover over both areas within 48 hours limits further damage. Keep receipts; most policies cover reasonable make-safe costs.

Cause of each defect

No.	Element	Cause	Grade	Storm repair	Wear, not storm
1	Ridge	Storm damage	3	£350–£650	–
2	Main covering, south-west slope	Storm damage	3	£300–£600	–
3	Flat roof edge	Storm on worn element	2	£250–£500	£1,800–£3,200
4	Gutter, front right corner	Storm damage	2	£120–£250	–
5	Chimney flaunching	Pre-existing wear	3	–	£450–£850
6	Valley	Pre-existing wear	2	–	£120–£250
	Totals			**£1,020–£2,000**	**£2,370–£4,300**

Budget ranges for the south of England, October 2026, including VAT and access, not quotations. Internal decoration, contents and alternative accommodation are outside the scope of this report.

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The event and the damage pattern

[Date of storm]
[Named storm]. Met Office warning in force for the area.

[Date]
Damage noticed; ceiling staining in rear bedroom.

[Date]
Claim notified to insurer, reference [claim number].

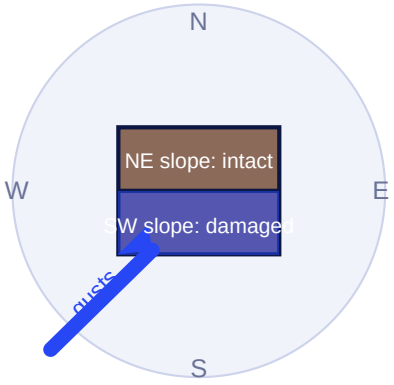
26 Oct 2026
Independent inspection, drone, ground, ladder and loft.

Weather at the property

Measure	Value	Source
Peak gust	[xx] mph	Met Office observation, [nearest station], [date and time]
Wind direction at peak	[South-westerly]	As above
Rainfall, 24 hours	[xx] mm	As above

In a real report these figures are taken from the Met Office record for the nearest station and attached as an appendix. Insurers usually define a storm by gust speed; check your policy wording.

Does the damage fit the wind?



Every storm item sits on the south-west, windward side: the upper south-west slope, the rear of the ridge, the windward flat roof edge, and a gutter struck by a displaced ridge tile. The sheltered north-east slope has no slipped tiles.

That pattern fits wind from the south-west. Wear-and-tear defects (chimney flaunching, valley moss) are spread around the roof regardless of exposure, which is what you would expect of age rather than a single event.

How we tell storm damage from wear

Evidence	Points to storm	Points to wear
Fracture faces	Clean, pale, sharp edges	Dark, rounded, dirt or lichen in the crack
Debris	Tiles or felt found downwind, recently	No debris, or debris long settled
Fixings	Bright metal, freshly bent or sheared	Corroded nails, nail sickness across the slope
Pattern	Concentrated on the exposed side	Spread evenly around the roof
Internal staining	Fresh tide marks, wet, single event	Layered rings, old mould, dry

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Item by item



3 Ridge — Storm damage

Finding	Three ridge tiles displaced on the rear half of the ridge; one found broken on the lawn. Gap exposes the ridge board.
Evidence of cause	Fracture faces on the bedding mortar are clean and pale, with no dirt or lichen. Displaced tiles lie downwind (north-east) of the ridge.
Cost	Storm repair £350–£650



3 Main covering, south-west slope — Storm damage

Finding	Nine clay plain tiles slipped or missing across the upper third of the south-west (windward) slope.
Evidence of cause	Nail holes and tile nibs freshly broken; four tiles recovered in the garden below. The north-east slope, sheltered from the wind, has no comparable loss.
Cost	Storm repair £300–£600



2 Flat roof edge — Storm on worn element

Finding	Mineral felt lifted and peeled back for about 2.5 m along the windward drip edge. The rest of the membrane is blistered and near the end of its life.
Evidence of cause	Edge lift and fresh tear are wind damage. Blistering, crazing and ponding across the field of the roof are long-standing and pre-date the storm.
Cost	Storm repair £250–£500; wear, not storm £1,800–£3,200



2 Gutter, front right corner — Storm damage

Finding	Bracket bent and a 1 m section pulled from the fascia.
Evidence of cause	Impact scuff on the gutter matches the size of a ridge tile; the bracket bend is bright metal with no corrosion.
Cost	Storm repair £120–£250



3 Chimney flaunching

Pre-existing wear

Finding	Flaunching cracked around both pots.
Evidence of cause	Crack faces are dark, dirty and colonised by moss and lichen; this has been developing for several winters. Not caused by the storm.
Cost	wear, not storm £450–£850



2 Valley

Pre-existing wear

Finding	Moss and debris along the lower third of the valley.
Evidence of cause	Organic build-up over several seasons. Not storm-related, though it slows run-off in heavy rain.
Cost	wear, not storm £120–£250

Statement for the insurer and loss adjuster

We inspected the roof on 26 October 2026 by drone, from the ground, from a ladder at gutter height and in the loft from the hatch. In our opinion the defects listed in schedule A were caused by wind during the event described, on the evidence set out for each item. The defects in schedule B were present before the event and are due to age and lack of maintenance.

Southern Roof Surveys is independent. We do not carry out or refer repairs, and we are not acting for the policyholder or the insurer in any negotiation over the claim.

[Surveyor name], Lead Surveyor
Southern Roof Surveys

Date 27 October 2026
PI: [Insurer], policy [number], limit £[amount]

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Repair schedule, split by cause

A. Storm damage repairs

No.	Element	Work	Budget
1	Ridge	Rebed and replace ridge tiles in flexible modified mortar, matching clay ridge.	£350–£650
2	Main covering, south-west slope	Replace nine slipped or missing tiles with matching reclaimed clay plain tiles.	£300–£600
3	Flat roof edge	Re-secure and patch the lifted membrane edge; renew drip trim along 2.5 m.	£250–£500
4	Gutter, front right corner	Refix gutter section, replace bracket and union.	£120–£250
	Total		**£1,020–£2,000**

B. Pre-existing wear and maintenance (not storm)

No.	Element	Work	Budget
3	Flat roof edge	Replace the flat roof membrane (GRP or EPDM). Betterment if claimed under storm.	£1,800–£3,200
5	Chimney flaunching	Rebed pots and renew flaunching.	£450–£850
6	Valley	Clear moss and debris; inspect lead.	£120–£250
	Total		**£2,370–£4,300**

Betterment. Insurers pay to put the roof back as it was before the storm, not to improve it. Replacing the whole flat roof would leave you with a new membrane where an old one was failing, so expect the insurer to cover only the edge repair (item 3, storm) and treat the remainder as your maintenance cost.