



# TECHNICAL BULLETIN

Last Revision: May 2020

## Subject: Detecting Hail Damage on Asphalt Shingles

Verify and confirm with the local weather bureau that a hail event was recorded for your specific area. This information can lend significant credibility to your claim process with your insurance carrier.

- The first hail damage indication will be any obvious damage to the field shingles, roof vents, flashings, and Hip & Ridge shingles. These items will generally exhibit the most evident damage. Impacts from hailstones will typically create depressions, dents and/or other obvious scarring to the various surfaces of the roof system components.
- If any obvious hail damage is evident on the above items, a very thorough inspection of the field shingles is warranted. Inspect for the loss of, or loosening of, the 3M ceramic-coated granules on the shingles' top surfaces. The impacting of the hailstones can loosen the adhesion of the granules to the coated asphalt substrate below and granules will gradually begin to loosen and fall off as a result – either immediately or in a few months.
- Several shingles at random will need to be carefully raised to inspect for any rupturing of the back of the shingle substrate. Even if the top surface granules appear to be intact, there may be hidden rupturing of the shingle substrate. Virtually any rupturing of the fiberglass/asphalt substrate indicates a compromised life expectancy of the shingles and should be replaced.
- If damage is suspected, but not readily evident immediately after the hail event – take multiple, dated, photos showing the condition and esthetics of the entire roof at that time. These photos can then be used as reference in the future if the damage manifests itself later. The damage may exhibit itself much later, due to the hail event and granule loss acceleration, which can cause obvious esthetic and physical damage to show up over time. If damage is not indicated immediately after the storm, continue to monitor and document the field shingles, gutters and downspouts for excessive granule losses for several months.
- In hail prone areas, consider installing replacement shingles classified by the UL 2218 testing protocol as Class 4, Impact Resistant. These Class 4 rated asphalt shingles are designed to preclude most future impact damage.
- In many areas of the country, insurance carriers offer very attractive, and significant, continuing discounts to homeowners who have installed the Class 4 Impact Resistant asphalt shingles.

The Atlas Roofing Corporation's StormMaster Shake and StormMaster Slate, CORE4 Technology modified asphalt shingles are given a Class 4 Impact Resistant rating for meeting the UL 2218 test for impact resistance. The very nature of Atlas' CORE4 Technology Modified asphalt coating ages much slower and retains the granules for much longer service life than standard asphalt coatings – even if the shingles never encounter hail.

There are instances when an insurance settlement is received for hail damaged asphalt shingle and the roof is not replaced within a reasonable time after the damage occurs. The loss of the ceramic coated granules and/or ruptured shingle mat opens the entire assembly to accelerated weathering and very likely leakage into the finished interior of the structure. Literally “pocketing the settlement” will increase the actual costs of replacing the roof at a later date and diminishes the actual value of the structure.

**WARNING:** Roofing application and inspection can be dangerous. All necessary precautions and safety guidelines should be observed in accordance with proper roofing trade practices. Every effort should be made to keep roof traffic to a minimum. Regular roof maintenance and inspection should be performed by a licensed roofing professional.