

Hail Damage

Roof:

Identifying hail damage on shingles. The first thing you need to do is to determine if there is damage or not. If there is no damage, there is no need to waste time documenting miscellaneous collateral damages or measuring the roof if there will be no claim in the first place.

HAAG Engineering's *Certified Roof Inspector Program Course Workbook* defines damage to a roofing system as a reduction of "diminution capability or a reduction in the expected long-term life of the roofing material. Damage to asphalt shingles included punctures, tears, or fractures (bruises) in the shingle mats as well as the displacement of granules to visibly expose the underlying bitumen."

Hail leaves "**bruises**" - soft impacts on asphalt shingles that loosen granules and compromises the integrity, water-shedding capability, and lifespan of the shingle. Over time, sun, wind, rain, sleet, snow, and other factors wash away the loosened granules, exposing the asphalt layer of the shingle to the sun. The sun eats away at the asphalt, eventually causing leaks.



Damage on roof accessories such as box vents, chimney flashings, flue caps, and valley metal are easy to spot, because they leave obvious dents. Look for direct round or teardrop shaped imprints. *(Any mark that has an edge or a straight line is not likely caused by hail.)*



Wind damage. Wind can tear shingles off entirely, or break the seal and lift shingles rows at a time. Wind damaged shingles that were not completely torn off will leave a tell-tale crease along the top.



Siding:

Vinyl: breaks holes in the siding, typically affecting 1-3 elevations of the house that suffered direct impacts from the hail. Also dents in fascia metal, window wraps, window casements, etc.

Aluminum/steel: Clean rounded dents, often characterized by “oxidation” marks all over elevations of siding. Run chalk sideways over metals to identify damage the naked eye sometimes misses.



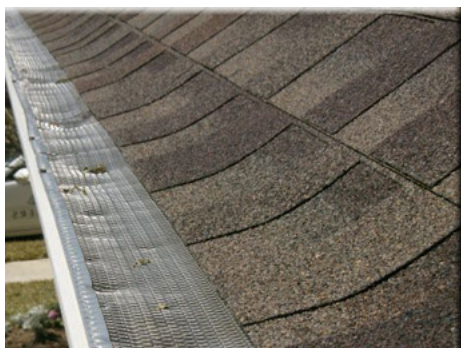
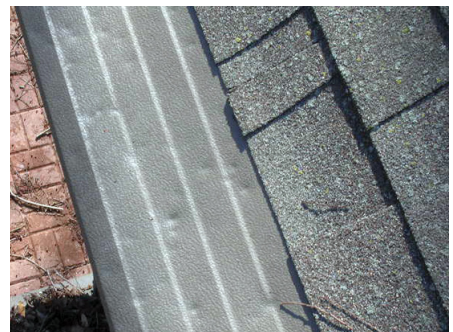
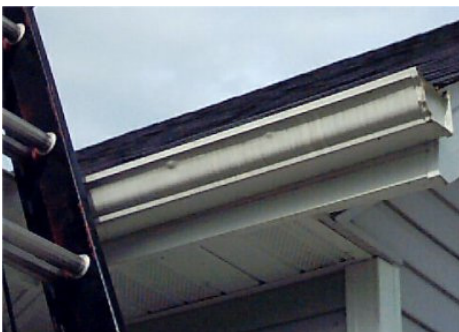
<- window wrap
window casement ->



*(*Note - do not mistake holes in vinyl or dents/scratches in metal siding found exclusively on the bottom 3 feet of the siding as hail damage; differentiate between damages accidentally created by lawn mowers/toys/ etc. Hail damage will be found at various heights).*

Gutters:

Dents in the belly and on the rim of gutters and dents in the downspouts. Dents in gutter helmets, holes in gutter screens.



***Note:** it takes **just 1 dent** in a gutter or downspout to warrant full replacement, so look hard!

What's NOT Hail Damage: ROOF

Many things can leave blemishes on a roof, from mechanical damages that came from the installation of the roof, to lichen eating away granules, to blistering from poor ventilation, manufacturer defects, and hail stones. Correctly identifying hail bruising is very important so that you do can correctly inform your homeowners and also not lose your credibility with insurance adjusters.



Blisters - characterized by clean, deep holes with defined edges, exposed fiberglass, looks like a bubble popped.



Organic shingle - deterioration



Mechanical/installation damage



Mechanical/installation damage - characterized by ridges, smears, angular lines, etc.



Thermal cracking - looks like a desert floor, caused by poor ventilation.



Manufacturer defect



Manufacturer defect- characterized by widespread areas of "wear and tear" in various shapes.



Lichen- a type of algae that, when growths are removed, strikes an uncanny resemblance to a hail bruise.



Algae - characterized by streaks, exclusively on north-facing slopes.

Also make sure your "hail bruise" isn't a worn spot on top of a nail (smack dab in the center of the bottom of the shingle).

What's NOT Hail Damage: SIDING

General rules: use common sense!

Metals: scratches, scrapes, linear or angular dents, oddly shaped or very distinct dents. Damages found exclusively on lower 3 feet of any elevation.

Vinyl: “firework” shaped cracks in the field of the panel versus the edge, lone corner post dents. Damages found exclusively on lower 3 feet of any elevation.



Poor installation - wavy fascia or siding



Mechanical- scrapes, scratches, distinct or oddly shaped dents - think kids with toys, weed whacker accidents, bumps, etc.



Melting - likely caused by a BBQ too close to the vinyl



Mechanical -weed whacker oops



Mechanical



Something other than hail caused this damage.