

How to Detect Roof Hail Damage

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Hail

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Insurance claims for hail damage to roofs is on the rise around the country. According to the Federal Alliance for Safe [Homes](#), hail causes more than \$1.6 billion worth of damage in an average year to residential roofs in the United States, making it, year in and year out, one of the most costly natural disasters. After a hail storm it can be hard to see the damage to the shingles, but experts say the best thing to look at is the vents and the gutter down spouts. So after a hail storm, have a walk around your house to inspect for damage.

Difficulty:

Moderately Easy

Instructions

1.

o 1



Shingle Mineral Deposits

Check around the down spouts. Hail damage is when hail strikes the shingles of a roof with such impact that it degrades the shingle. In most cases, this damage cannot be seen by the untrained eye. If you have standard asphalt shingles on your house, you'll want to check around the downspouts for excessive tile granules. If evident, there is strong evidence of roof damage due to the hail storm. However, this may simply be due to the age of the [roofing material](#).

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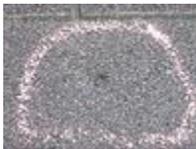
Gutter Ding

Check the gutters and downspouts. Inspect all your downspouts and gutters for dings. Some of the newer gutters are thin enough that hail the size of a marble will easily dent the metal. Once again, if damage is evident, then the possibility of roof damage exists.

○ 3

Inspect for leaks. Hail damage is not always apparent from the ground or to an untrained professional. All too often, hail damage is not discovered until after leaking or other serious damage occurs. Roof damage does not always cause immediate leaks. As damaged shingles degrade, your roof may begin to leak. Inspect your interior ceiling after heavy rains for any apparent water damage.

○ 4



Hail Damage to Shingle

Inspect the roof. Please only do this if you have easy access to your roof and the slopes are not that excessive. Once on top, look at the vents, the drip edge, the fascia, and your gutters for signs of damage. Look at the roof shingles for circular dimple or areas where the shingle mineral is missing. Hail might produce a "dent" or a damage point in an asphalt shingle roof surface, resulting in granule loss and reduced remaining roof life. If you have 10 hits in a 10ft square, your roof most likely needs replacing.

○ 5

Take action. If any of the above steps result in positive indications, call the professionals. Get two or three [roofing](#) companies, preferably hail damage certified ones, to come around and have a look. Most will provide estimate for free. Ask each if they think it's enough to warrant getting your insurance company out. You may want to call your insurance company anyway as they make the final determination and the worst that can happen is they deny the claim.