

HAIL DAMAGE MYTHS

THE MOST COMMON HOMEOWNER MISCONCEPTIONS



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Hail-related fallacies float through neighborhoods, from one property owner to the next, just as fast as the storms that barrel through.

We've set foot on thousands of residential roofs across the country to investigate claims of hail damage, and we've listened to all sorts of misconceptions from homeowners.

This white paper examines four of the most common hail-damage myths and explains what you should be aware of as an insurance professional.





MYTH NO. 1: Gutter dents equal shingle damage

Whether it is dents in gutters, rooftop vents, or air-conditioning units, or holes in vinyl siding or window screens, homeowners have a difficult time understanding how these components can be damaged by hail, yet the shingles on their roof may be unaffected. The simple answer: shingles have a greater resistance to hailstone impacts than many exterior building components. A shingle's superior impact resistance is partly attributable to the relative thickness of the shingle, but even more so related to the firmness of the substrate on which they are installed. In comparison, other relatively thin building components like rooftop vents and window screens don't have that underlying support.

For example, a hailstone impacting an aluminum box vent easily creates a dent. If you place your finger on the vent and apply downward pressure, the thin metal easily displaces under the pressure of your finger due to the lack of support directly under the vent. Compare this to a shingle in the field of the roof that is directly supported by the underlying wood decking. Apply pressure with your finger and you'll find the shingle is very well supported and, therefore, difficult to displace and difficult to damage.

As an insurance adjuster, it's important not to assume there is shingle damage based on collateral indicators of hail, such as spatter marks, dents, tears, and breaks, to other building components. These collateral indicators assist in identifying the direction of storm approach and areas of the roof we expect to find shingle damage, but only a close evaluation of the shingles can give an accurate determination of damage.

MYTH NO. 2: The neighbor's roof is damaged... so is mine

It's a story often heard by adjusters and investigating engineers alike. Homeowners see their fellow neighbors getting new roofs and assume their roof must also be damaged and will need replacement. We call this neighboritis. It spreads much like a disease. Once there is a rumor in the neighborhood of roofs being replaced, everyone catches the bug and calls their insurance company to have their roof inspected. Contractors can often be carriers of the neighboritis disease, passing it from door-to-door as they inform homeowners of the "damage" on their roof. We expect hail of similar size and density to strike homes in close proximity to one another. However, as insurance professionals and investigating engineers, we cannot base our findings on what was supposedly found on another property.

We've all been a rookie inspector, adjuster, contractor, or engineer at one time in our life. Early in our careers and without the proper training, it's easy to look at the blistering, marring, lichen growth, manufacturing defect, or intentional mechanical damage on the shingles and mistakenly call it hail damage. A rookie insurance adjuster or investigating engineer may even be persuaded by an assertive contractor overlooking their shoulder. Or worse yet, an insurance professional or investigating engineer bases their findings on photos of "damage," not willing or able to access the roof. Over time, and with proper training, we can begin to recognize the differences between legitimate hail damage and other forms of damages or anomalies.

Remember, roof evaluations are subjective. Though we try to make these evaluations as objective as possible, two people observing the same thing can often have different interpretations of what they see. The key is to educate yourself to recognize legitimate damage, and when it's not clear to you, seek assistance from others. As an insurance professional, don't surrender to neighboritis, and let each individual roof speak for itself.





MYTH NO. 3: A chalked roof is a damaged roof

Have you ever been on a roof that looked like a work of abstract art with chalk marks scattered everywhere, supposedly identifying damage caused by hail? Not surprisingly, this artwork commonly convinces the viewer that there is hail damage. The homeowner falls for this fallacy all the time, as they look at their colorfully chalked roof and are convinced the roof should be replaced.

As an insurance professional, keep in mind that roofing companies, just like any other "for profit" company, are in the business to make money. This means the contractor you meet on the roof is also a sales person. If he or she doesn't convince you as an insurance adjuster that there is damage, they won't be making a sale. It's important to gather the necessary information you need to make your own educated determination. Do not rely on the chalk marks and opinions from the contractor and the homeowner to influence your determination.

MYTH NO. 4: Hail + granule loss = shingle damage

It's easy to understand how a homeowner may think that the more hail (quantity) that falls from the sky, the greater the likelihood for shingle damage. However, this is not the case. The likelihood of damage is actually directly related to the size and associated impact energy of the individual hailstones. For example, ten "large" hailstones will cause more damage to a roof than ten thousand "small" hailstones. Larger hailstones have the potential to fracture the shingle mat, whereas smaller hailstones do not have sufficient impact energy to cause such damage.

We are often asked about the noticeable granule loss following a storm, even with smaller-sized hailstones. Granule loss can certainly occur from small-diameter hailstone impacts. However, granule loss on a roof without any fracturing of the shingle mat has not diminished the service life the shingles.

Granule loss occurs as part of the natural weathering process of the shingles. Even if gallons of granules have washed into the gutters following a hailstorm, the percentage of granules actually removed from the roof is relatively small compared to the granules remaining on the shingles. As an insurance professional, don't fall for the belief that voluminous hail or granule loss should be indicators of hail damage to the shingles, and instead look closely for hailstone impacts that have actually fractured the shingle mat.

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These hail-damage myths are sure to be heard again in a neighborhood near you. While in the field, just remember that homeowners often don't have the training and experience to recognize real hail damage, so be willing to educate them on your evaluation process and what type of damage indicators you are looking for.

Spend enough time on the roof so they recognize you are thoroughly assessing its condition, and not simply popping your head over the gutter and snapping a couple photos. As you assess their property, take into account all the pieces of the puzzle. Don't rely solely on granule loss, indentations, chalk marks, someone else's photos, or other neighborhood stories.

Consider all the evidence, and if unsure, don't hesitate to ask for a second opinion and make the call to a trained investigative engineer.



ABOUT THE AUTHOR

Doug is a project manager for the Investigative Engineering Group at American Structurepoint. He is one of the select few to be certified as a Registered Roof Consultant (RRC), which requires at least four years of specialized roof consulting experience and over 70 hours of continuing education before sitting for a comprehensive exam. He has inspected hundreds of residential and commercial properties for hail- and wind-related damages and has provided consulting services related to arbitrations, appraisals, mediations, and court cases.

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