

A MORE DURABLE CHOICE FOR HAIL

In 2023, over 6,962 hail events were recorded in the U.S. and Canada, which was more than the 4,436 recorded in 2022. The number of significant hail storms has continued to increase, posing a growing threat to homeowners.

During these storms, a homes' roof becomes the primary means of protection. The roof must withstand pounding ice, rain, and wind. That is why experts recommend choosing resilient roofing materials to better protect homes.

Studies by the Insurance Institute for Business & Home Safety (IBHS) show that while all roofs can sustain cosmetic damage, quality metal roofing performs best against hail, withstanding golf ball-sized hail without puncturing. Homeowners should assess their hail risk to ensure their roof offers optimal protection for their home.

Choose quality metal roofing for top impact and hail resistance. Protect your home and rest easy!



Hailstorm Protection

Hailstorm Facts:

- In 2023, 17 of the 28 billion-dollar weather disasters included hail damage. This caused an estimated \$39.4 billion in damage, more than 2x the \$19.6 billion in damage in 2020.
- Hail fell on more than 23 million homes across the contiguous U.S. in 2023, with Texas seeing almost 2.8 million homes impacted.
- There were 141 days with large hail (greater than two inches) during 2023, which is more than any year since 2003.
- In a major hailstorm, hail can break, split and cause tear-off damage to traditional roofing materials, resulting in big repair or replacement costs.
- Hailstorm damage can cause a roof to leak leading to water damage inside the home, the need to replace interior possessions and/or interior home repairs, and even mold.

Metal's Hail Performance:

- Metal roofs are naturally very tough and highly resistant to hail damage. Additional design features for metal roofing are also available that may help minimize hail damage exposure.
- Hail will typically not penetrate a metal roof. The puncturing of a metal roof due to hail is a significantly less likely occurrence than with other non-metal roofing materials.
- Many metal roofing products have the highest impact resistance and hail rating granted by Underwriters' Laboratory (UL), a leading product safety testing and certification organization. The majority of metal roofing earns a UL2218 Class 4 rating, meaning that a sample of the product did not crack when hit twice in the same spot by a 2-inch steel ball which, in a storm, would translate into a huge hailstone.

While homeowner's insurance policies are all unique, many companies do offer discounts when you protect your home with an impact-resistant metal roof. The MRA recommends homeowners ask their insurance agent for more information regarding their current policy and what options are available to cover their home.



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