



HAILSTORMS

How Metal Roofing Can Protect Your Home

With about 3,000+ hailstorms annually in the United States and Canada, hail is quickly becoming a more common and real threat to homeowners throughout North America. During these hailstorms, the home's roof takes the worst beating and is critical in helping protect the home – both inside and out. To better protect homes from damage and the increasing threat of hailstorms, experts say that choosing more resilient materials is essential.

In studies conducted by the Insurance Institute for Business & Home Safety (IBHS), while all roof types can sustain some cosmetic damage depending on hailstorm severity, metal roofing performed best and was much less likely to puncture as compared to asphalt, withstanding even golf ball-sized hail stones without compromising performance. For homeowners, determining your hail risk is the first step in deciding if your roof could withstand major hail damage and perform to expectation, protecting your structure and your possessions inside.

Hailstorm Facts:

- Every year, hail causes nearly \$1 billion in damages, mostly to roofs and cars.
- In a major hailstorm, the roof literally takes a beating. Hail can break, split and cause tear-off damage to traditional roofing materials, resulting in big repair or replacement costs.
- Most of the damage to a traditional roof in a hailstorm is caused by water damage to the contents of the house when shingles are fractured.
- Once a roof has a crack, water can stream into the home, damaging the structure and its contents. Water damage can lead to mold and serious repair bills.
- According to State Farm Insurance, the 10 states with the most damage from wind and hail in 2012 were:
 1. **Texas**—47,000 claims
 2. **Illinois**—41,000 claims
 3. **New York**—34,000 claims
 4. **Ohio**—31,000 claims
 5. **Missouri**—25,000 claims
 6. **Tennessee**—24,000 claims
 7. **Indiana**—23,000 claims



8. **New Jersey**—23,000 claims
9. **Kentucky**—22,000 claims
10. **Colorado**—16,000 claims

Metal Roofs Protect Your Home from Hail Damage:

- Metal roofs are naturally very tough and highly resistant to hail damage.
- Hail will not penetrate a metal roof.
- Even a new asphalt shingle roof won't protect a home from the next hail storm.
- 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.

Insurance Discounts:

Homeowner's insurance policies are all unique, coverage can vary greatly from state to state, and rates are determined based on your individual property. However, 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.

In addition, here are a few homeowner resources related to insurance:

- **State Farm:**
Impact-resistant metal is the only roofing material that qualifies for a premium discount from State Farm <http://www.statefarm.com/insurance/other/roofinfo.asp>
The State Farm homeowners form: http://www.statefarm.com/_pdf/okksform.pdf
- **Farmers Insurance Exchange:**
Depending on your state, a new roof may qualify you for a discount:
<http://www.farmers.com/home/homeowners/reduce-premiums/>



- In Texas, home insurance companies are required by law to offer discounts for all roofs installed since 1998 that meet Underwriters Laboratories standards for withstanding hail, according to the Texas Department of Insurance. Click here for more information: <http://www.tdi.texas.gov/home/roofingx.html>

Even if the homeowner's specific company doesn't offer a premium reduction, point out that the simple fact that many insurers do is a testament to the durability of metal roofing.

Roofing Product Testing: RICOWI Reports

The Roofing Industry Committee on Weather Issues Inc. (RICOWI) is an independent research group comprised of representatives of all of the major roofing associations, members of academia, educational and testing facilities and others involved in the science of roofing.

The organization investigates the field performances of roofing assemblies after major hurricane and hailstorm event. They factually describe roof assembly performance and modes of damage and report the results for sustained hurricane or hail events.

RICOWI's most recent reports documenting the impact of major scale hailstorms in Texas can be found here: <http://www.ricowi.com/reports>

As expected, the metal roofs studied in these real-world settings performed extremely well, unlike the traditional asphalt shingles, which did not.

One RICOWI report states: "Hail effects on metal roof systems were seen as largely cosmetic, rather than functional. Indentations occurred with larger hailstones, but painted coatings had not been visibly compromised by the denting. Most of the metal roof systems inspected had greater than maximum hailstone size of 2.5 inches in diameter, and no leakage was observed or reported even with the moderate to severe denting."