

## Metal Roofing: Protecting Your Home from Hail Damage

In 2019, over 5,350 hailstorms were recorded in the U.S. and Canada, with many considered to be substantial in nature\*. Hailstorms are occurring more frequently, posing a real threat to homeowners. During hailstorms, a home's roof must endure a fierce beating in the form of pounding ice, rain and wind. Your roof's performance can be critical in helping protect your home – both on the inside and out. To better protect homes from damage and the increasing threat of hailstorms, experts say that choosing more resilient roofing 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.



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\*According to the National Oceanic and Atmospheric Administration's (NOAA) Severe Storms database.

## Hailstorm Facts

- Hail-related insured losses between 2000 and 2019 averaged between \$8 billion to \$14 billion a year, according to [Aon](#).
- In 2019, more than 7.1 million U.S. properties were affected by damaging hail events, resulting in losses of > \$13 billion.
- 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.**

