

# Hail is everywhere.

Hail can occur in any strong thunderstorm, which means hail is a threat everywhere.

Hail can damage roof coverings and shorten the life of a roof. Hail can also cause damage to siding, windows, fences, lawn furniture, vehicles and other property.

Knowing which roof coverings better resist hail impacts can save you trouble and money. If you are replacing or repairing your roof covering, make sure the material has a Class 4 rating from Underwriters Laboratories (UL) 2218 standard, or FM 4473 standard.

Select a reputable, bonded and insured roofing contractor. Members of the National Roof Contractors Association (NRCA) are usually a good choice as they are normally up-to-date on the latest issues and product requirements. Some roofing manufacturers also have training and certification programs for roofers installing their products.

If your local government requires a permit for reroofing, make sure that the roofer obtains the proper building permits before starting work.

Report any property damage to your insurance agent or company immediately after a severe weather event or other natural disaster.

Make temporary repairs to prevent further damage. For information about filing an insurance claim, contact your insurance agent or insurance company.

Select a reputable, bonded and insured roofing contractor and beware of unsolicited offers to inspect or repair your roof.



IBHS is a nonprofit applied research and communications organization dedicated to reducing property losses due to natural and man-made disasters by building stronger, more resilient communities.



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# IS IT HAIL DAMAGE?

A guide to help you  
understand what is  
hail damage...

*...and what's not.*







## Find Collateral Damage

Seeing spatter marks or impact indentations on other items around the building are good indicators hail has occurred.



*Dents in metal flashing*



*Dents in A/C unit fins*



*Spatter*

### Did You Know?

Spatter isn't damage, but occurs when hail knocks oxidation or dirt off of metal surfaces around buildings.



## Beware of Look-Alikes!

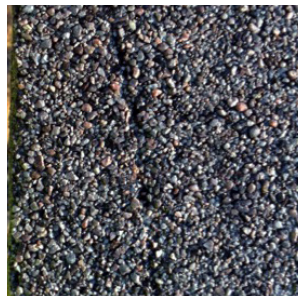
You may find marks made from installation, man-made damage, or natural weathering that are not caused by hail-impacts.



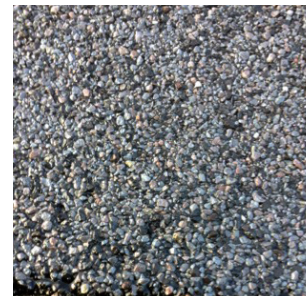
*Manufacturer defect that could be mistaken for hail damage*



*General granule loss common on edges of shingles*



*Mechanical marks*



*Blisters*

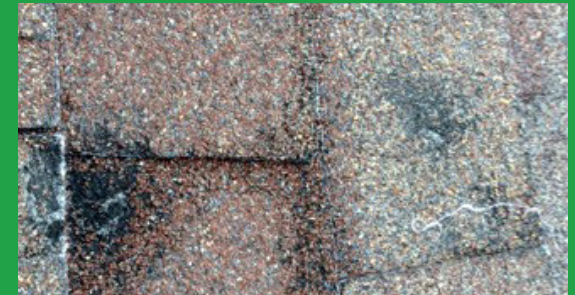


## THIS IS HAIL DAMAGE!

After you've identified collateral damage and ruled out non-hail imperfections, here are indicators of hail damage.



*Real hail damage occurs in a random pattern*



*A bruise can usually be felt on real hail impacts on shingles*



*Ridge caps are one of the most hail-vulnerable parts of a shingle roof*