



# Evaluating Composition Shingles



# Is my roof damaged by hail?

The information in this brochure covers some of the more common types of damage to composition roofs. It shows what hail damage typically looks like, and also what other types of damage look like.

## Did You Know . . . ?

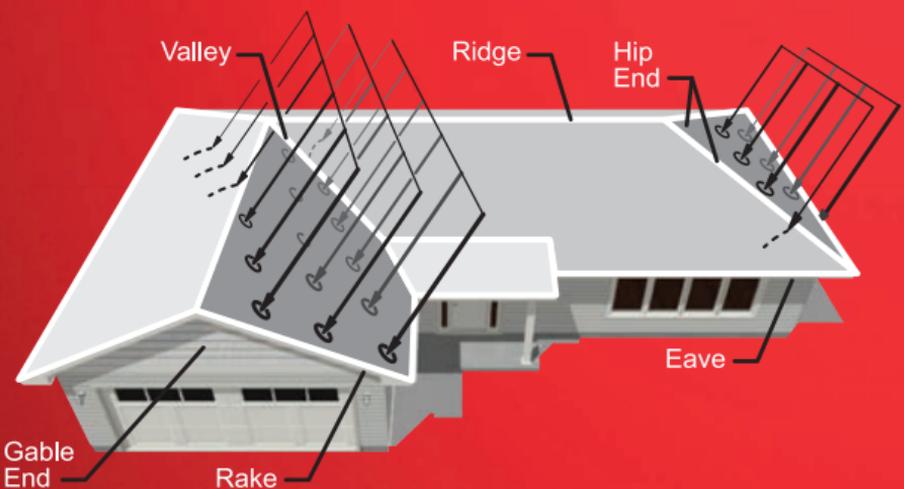
Composition shingles are comprised of a fiberglass or organic base material, a waterproofing binder (asphalt), minerals and a protective layer of granules.

The extent of roof shingle weathering varies, in part according to the grade of shingles, slope direction and attic space ventilation. Poor attic ventilation can greatly reduce the service life of roofing shingles.

Shingles facing southerly directions typically deteriorate more quickly than those on other slopes due to the more direct angle of solar radiation.

During a hail storm, depending on the direction and velocity of the wind, some slopes may be more susceptible to hail damage while other slopes may have minimal or no damage.

## Directionality of Hail

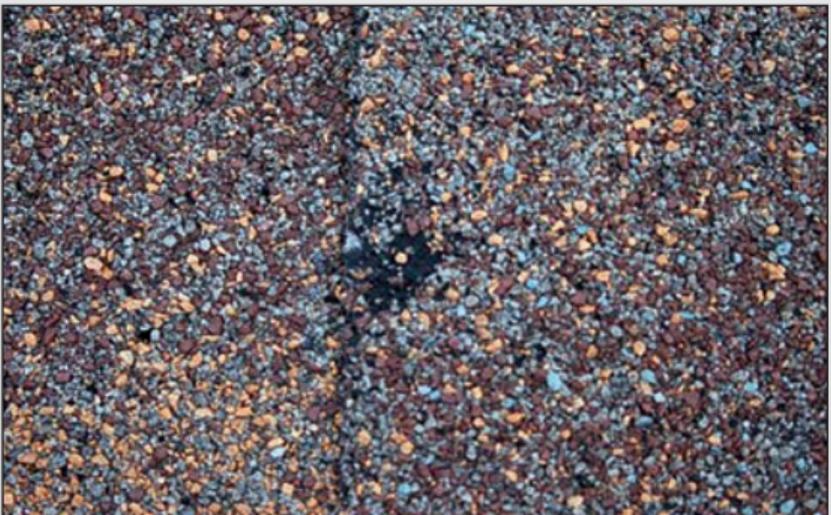




**Hail** – The number, size and hardness of the hailstones can vary tremendously within a small locality. Velocity and direction of the wind are also factors.



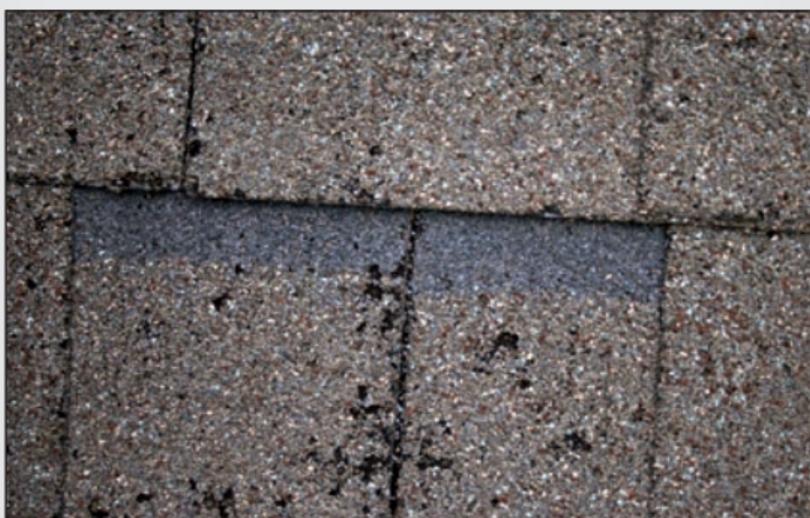
**Random hail hits to composition shingles**



**Bruise** – Created when a hailstone crushes the mat material and can displace granules. Bruises may cause premature deterioration and weathering, eventually resulting in a hole in the shingle.



**Blisters** – Small bubbles or crater-like holes generally. Blistering can result from the manufacturing process or from roof ventilation issues and are not caused by hail. Blisters can eventually cause granule displacement.



**Closed and Popped Blisters**



**Cracking** – Web-like pattern of cracks in surface of shingles due to natural weathering.



**Curling/Cupping** – This is the result of normal weathering of the asphalt shingle.



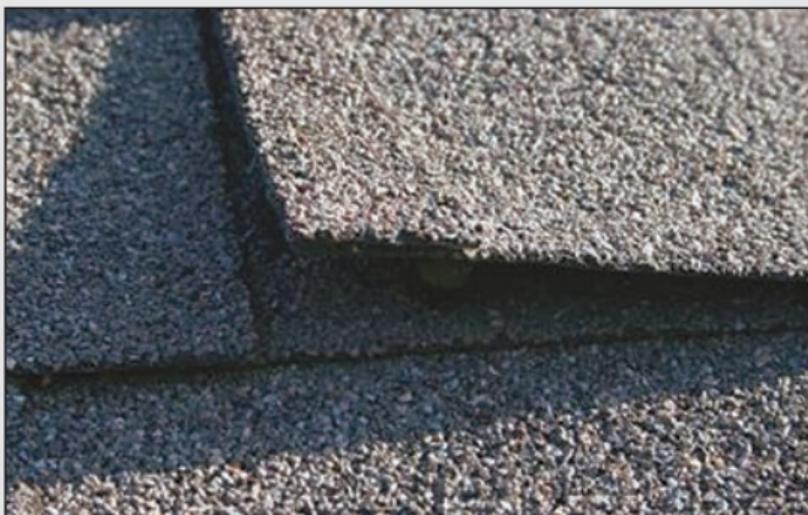
**Flaking** – As the natural weathering of shingles continues, small chunks of the granule coating begin to delaminate from the mat.



**Footfall** – Potential loss of granules caused by walking on a roof.



**Manufacturing Defects** – This may occur during the manufacturing of shingles.



**Nail Pop** – An elevated nail that can push a portion of the shingle off the roof plane. Over time, this pop can cause a hole in the shingle.



## Commonly Asked Questions

### **Are all houses in a neighborhood affected the same way?**

State Farm® evaluates each roof individually. The number, size and hardness of the hailstones can vary tremendously within a small locality. Velocity and direction of the wind are also factors. Other factors are roof pitch, age and condition.

### **I notice granules in my gutter and on my drive.**

Granule loss is a part of the normal weathering process of composition roofing. Small hail impacting a roof can often displace some of the granules as does rain, wind, snow, ice and foot traffic.

### **Can composition shingles be repaired?**

Yes. A reputable roofing contractor can remove individual roofing shingles and replace with new shingles.

### **What size hail is damaging to roofing?**

This depends on several variables; size, shape, hardness, density, wind velocity as well as the type of roof that you have. In general, pea- and marble-sized hail will not damage composition roofing in good condition.

### **I notice lighter colored spatter marks on my roof.**

The “spatter” marks that you are seeing are normal after a hail storm. Your roof has darkened over time since its installation as a result of algae growth and oxidation. When the hailstones contact the roof, the algae or oxidation is removed, leaving a lighter colored mark. In time, these marks will fade as algae growth and oxidation continue on your roof.

### **How do I select a roofing contractor?**

Look for an established, licensed or bonded roofer and request references. Ask to see certificates of insurance for liability and workers compensation insurance coverage. Insist on a detailed, written estimate, showing material needed, labor charges and approximate starting and completion dates. Contact your local Better Business Bureau to check for complaints filed against the contractor.

## **Additional Information**

Additional information is available  
on [statefarm.com](http://statefarm.com)<sup>®</sup>.



State Farm  
Bloomington, IL

[statefarm.com](http://statefarm.com)<sup>®</sup>

560-2258.5

08-2014  
CS33136