Impact Resistant Roofing - Don't Goof When You Re-Roof

Re-roofing is a big opportunity to put money back in your pocket, ease your mind and better protect your home and everything in it. *By installing a qualifying impact resistant roofing product, you may be eligible to receive a significant annual discount on your homeowners insurance premiums for life of the roof!*

*For qualifying metal roofs, a cosmetic damage exclusion is required to receive the discount. Reduction of your homeowners insurance premium depends on your state of residence.*
Why the Insurance Industry Supports Impact Resistant Roofing

• Wind and hail damage continues to rank as the one of the most costly types of damage the insurers pay for each year, making the insurance industry the largest single purchaser of roofing products in the world.

• The insurance carriers saw the need for better roofing materials several years ago, and were the driving force behind the enhancements that have resulted in the roofing industry making wind and hail impact resistant roofing products available.
What are Impact Resistant Roofing Products (IRR)?

- IRR materials are designed, manufactured, and tested using UL 2218 or FM 4473 testing standard to be impact resistant for exposure such as hail stones and wind-borne debris.
- They look similar to non-IRR roof products, and install and repair in much the same way. They are made of asphalt composition, metal, plastics, rubber, and recycle materials. *Note: The most affordable impact resistant roof products is asphalt composition.*
- The IRR products are rated as either Class 1, 2, 3 or 4 based on the test results. A Class 4 rating is the most impact resistant and receives the highest premium credit. Confirmation of UL 2218 or FM 4473 testing is included in the shingles manufacturer’s literature and appears directly on the back of the shingles and shingle wrappers.
Impact Resistant Testing Standards

UL 2218

FM 4473
Advantages of Impact Resistant Roofing

• Better resistance to wind and impact from hail and flying debris than non-impact resistant products. Some are warranted by the manufacturer against wind up to 130 mph.
• You may be eligible to receive a significant annual discount on your homeowners insurance premium for the life of the roof*.
• Saves the cost of a deductible when a loss is avoided.
• Helps the insurance industry hold down costs, which means lower premiums.
• No difference in the installation.
• The discount is transferable to the new owner if they sell their home.
• The average cost for upgrade to an impact resistant roof product is typically less than their wind/hail deductible.

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Seeing is Believing!

Damage to an asphalt non impact resistant roof.

No damaged to an asphalt impact resistant roof.
Questions!