

Mastering Roof Inspections: Hail Damage, Part 12

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The purpose of the series "Mastering Roof Inspections" is to teach home inspectors, as well as insurance and roofing professionals, how to recognize proper and improper conditions while inspecting steep-slope, residential roofs. This series covers roof framing, roofing materials, the attic, and the conditions that affect the roofing materials and components, including wind and hail.

FORENSICS of HAIL DAMAGE, Part 6

Identifying Elevation Damage

HAIL DAMAGE on the ROOF

When inspecting for hail damage, it's important to understand the methods used by insurance claims adjusters because if damage for which an insurance company will pay exists, it should be identified and documented using insurance company criteria.

Test Squares

Claims adjusters mark off test squares on a roof to document the extent of damage. The size and locations of test squares are the same no matter what roof-covering material is installed. Here are some test square details:



- Test squares are 10 feet by 10 feet. A square shape is used whenever possible, but if it's not possible to use a square because of the roof shape, other shapes can be used. The test area size should always be 100 square feet, no matter what the shape.
- Test squares should be placed on each roof slope.
- They should be located in areas with the most damage. They should not be located in areas of a roof which are protected by things such as overhanging tree branches.

Number of Hits

Once the test square has been created, the adjuster counts the number of hailstrikes within the square. These hailstrikes have to meet the definition of functional damage. The number of hits required to replace that slope of roof will vary. Different insurance companies have different policies. Eight hits is a common number.

Slope/Roof Replacement

The decision of whether to replace individual slopes or to replace the entire roof requires weighing a number of factors. The age of the roof will be one factor. Older roofs are more likely to be replaced. Some insurance companies use a formula in making the decision.

Disagreements

Occasionally, a disagreement will arise among insurance companies, roofers, home inspectors and policy holders about whether damage meets the criteria for roof replacement.

One area with a lot of potential for disagreement is whether the damage meets the description of “functional damage.”

The characteristics of hail-caused functional damage vary with the different types of roof-covering materials. It is easier to identify functional damage on some materials than on others.

There’s more potential for disagreement with a material such as asphalt composition shingles, which may be damaged to some degree. It may be light damage, which does not meet the criteria for functional damage, or it may be serious damage, which does.

These issues are discussed in detail in InterNACHI’s courses on the individual roof-covering materials.

Resolving Disagreements

The mechanisms for resolving disagreements can vary. The insurance policy is a contract, and in it are certain provisions for settling disputes. One involves an arbitration process where the policy holder and insurance company each appoint a representative, and those two agree on a third person. These three act as referees in the process. Reports from roofers and home inspectors are considered in reaching a determination. This process doesn’t get used very much.

Instead, policy holders usually complain to the state’s department of insurance, whose job is to make sure that the insurance company complies with the contract terms. They usually can’t force a company to pay for a roof if there is a lack of sufficient evidence showing roof damage, but they can encourage the company to pay if the damage criteria are met. They can sanction an insurance company if the company fails to follow the contract.

Another option available to the policy holder who thinks that their insurance company has not acted according to their contract is to hire an attorney and file a lawsuit.

Learn how to master a roof inspection from beginning to end by reading the entire InterNACHI series: Mastering Roof Inspections. (<http://www.nachi.org/mastering-roof-inspections.htm>)



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