



How to know if you have storm damage to your roof

Hail and wind storms are like toddlers stealing candy: they rarely come and go without leaving evidence behind. With hailstorms, the sticky chocolate handprints come in the form of two clues: circular impressions in shingles, and dents in metal.

Circular impressions in shingles

The Haag engineering manual has for years been the go-to resource for adjusters conducting inspections for storm damage. As you can see from the images, hail strikes leave behind tell-tale circular impressions in the shingles.

Fig. 1: Circular to semi-circular impressions in shingle surfaces indicate hail damage.



Source: Haag Engineering Company. "Composition Roofs Damage Assessment Field Guide," 5th printing, Haag Education, 2011.



While this damage can appear subtle, or even invisible from the ground, it is still damaged, and can dramatically affect the long-term performance and aesthetic of your roof.

Dents in metal

While the most beautiful part of your roof is the shingle surface, there are several other surfaces up there that can be damaged in a severe storm. Chimney caps, gutters, downspouts, HVAC vent caps, flashings, and the like can all be impacted by hail. Adjusters typically refer to this as “collateral damage,” because it helps them to corroborate shingle damage with other damages throughout the property. These metal dents are even easier to see than shingle damage, if you know how to look for it. The easiest way to see dents in metal is to rub a piece of chalk over the whole surface, much like a child might do with a leaf-rubbing.

Fig 2. Chalking metal surfaces reveals dents in metal chimney flashing



Properly evaluating these two categories of damage can lead to an approved insurance claim instead of a claim denial and large out-of-pocket expense.