

# ROOFING RISKS & WARNINGS



## HOW TO IDENTIFY ROOF DAMAGE

**INSURANCE** At R4, we've worked with customers and insurance companies for over 20 years. We know how to identify all types of roof damage and help you determine if they're covered by insurance. If the damage isn't due to a typical cause of loss, we'll provide you with an estimate and financing if necessary.

For storm-related damage, we can assist you with filing a claim and meet with your insurance adjuster to ensure all damage is noted. Don't worry if the damage is from a storm, hail, tree, flood, or simply wear and tear. We evaluate your needs and provide a custom estimate to help with whatever the issue may be.



### 1 MISSING GRANULES

- Small amounts of granules will be loose after application of a new roof
- On older shingles, missing granules indicate a need for replacement

### 2 ALGAE

- Caused by the growth of airborne algae which deposits on your roof
- Algae resistant shingles are available

### 3 CURLING

- High nails or Lack of back coating
- Under-saturation of asphalt felt in organic shingles
- Lack of ventilation or Improper number of fasteners

### 4 CEILING SPOTS \*

- Caused by roof leaks
- Check attic for leaks in decking
- Check all protrusions through the roof (i.e. chimney and vents) for cracks
- Check rafters for water spots or leaks
- Check roof for damaged shingles

### 5 ROTTING

- Absorption of moisture by the mat at the core of the shingle
- This is a common problem with organic-based shingles

### 6 DAMAGED FLASHING

- Improper installation
- Drying and cracking
- Settling of the structure

### 7 BUCKLING

- Wrinkled underlayment
- Roof deck movement
- Poor roof ventilation
- New shingles applied over old shingles

### 8 MISSING SHINGLES \*

- Improper fastening
- Exposure to high winds

### 9 HAIL DAMAGE \*

- Difficult to detect
- Causes missing granules and roof leaks

### 10 BLISTERS

- Moisture in the shingle



HomeLife Restored™

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R4RESTORATION.COM

\* Generally covered by insurance

