

# LOSS CONTROL BULLETIN

Homeowner Safety

## *Impact Resistant Roofing and Your Roofing Contractor*

**FACT:** Proper installation of qualified impact resistant roofing can significantly reduce the likelihood of hail or wind damage.

Before choosing a roofing product we encourage you to visit [www.anpac.com/Roofing.htm](http://www.anpac.com/Roofing.htm). Here you will find information provided by the Institute For Business & Home Safety (IBHS) about the Underwriters Laboratories (UL) ratings assigned to roofing products based on their hail and impact resistance. IBHS also provides the names of several roofing manufacturers who produce UL Class I (resists up to 1 ¼-inch hail) through Class 4 (resists up to 2-inch hail) rated products and additional information on other roof coverings. You may also wish to ask your contractor about the use of roofing products that achieve a UL 2218 Class 3 or 4 rating. When used in conjunction with proper underlayment and rigid roof decking, the hail resistive qualities of your roof can be greatly improved.

### **Select The Right Contractor**

Do you have questions about roofing contractors in your area? If you're considering repair or replacement of your roof, selecting a contractor can be a difficult decision. One resource to consider is the National Roofing Contractors Association at 1-800-USA-ROOF you can also check their website ([www.nrca.net](http://www.nrca.net)).

Here are some things to consider in selecting a roofing contractor:

- Look for an established, licensed or bonded roofing contractor. Ask for references and call them up.
- Ask to see certificates of insurance. Make sure that both liability and workers' compensation insurance coverage is carried and in-force while roofing work is being done.

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*We Take A Personal  
Interest - Protecting  
What You Value Most®*

For more information  
contact your local agent:

1-877-840-4400

[www.anpac.com](http://www.anpac.com)

The information printed herein was obtained from sources believed to be reliable. American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

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- Insist on a detailed, written estimate that clearly states the quantity of materials needed, labor charges, work specifications (including approximate starting and completion dates) and payment procedures.
- Carefully review and understand any warranty and watch for conditions that would void it.
- Be skeptical about lowest bids or those considerably lower than others written for the same job. Many contracts seem attractive because of low bids; however, they may be uninsured and might perform substandard work. **If it looks too good to be true, it probably is.**
- Contact your local Better Business Bureau to check for complaints filed against the contractor.<sup>1</sup>

### Select A Policy That Works For You

Contact your American National Agent, who can assist you in determining if impact resistant roofing is the right choice for your home. If you have impact resistant roofing, we may be able to offer discounts or rewards to encourage you to work with us to reduce the likelihood and severity of your future losses.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service**<sup>®</sup> is designed to provide assurance and confidence to our policyholders throughout the claims process.

**24-Hour Claims Hotline 1-800-333-2860**

<sup>1</sup> Is Your Home Protected From Hail Damage? A Homeowners Guide To Hail Retrofit. Retrieved June 4, 2009 from <http://www.disastersafety.org>.