

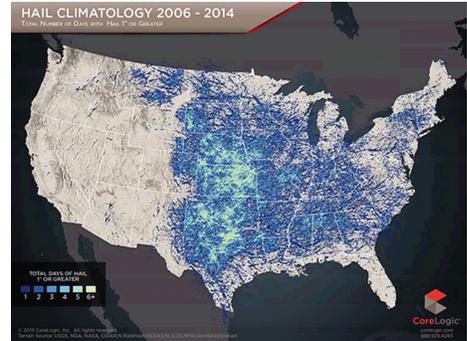


Get better protection now for more savings later.

Understanding what you can do today to help protect your roof and your property from wind and hail damage can help you save money down the road.

The facts speak for themselves:

- Wind/hailstorms occur almost everywhere in the United States. In a typical year, they cause up to \$1.6 billion in residential property damage.
- As a result of higher repair costs, homeowners insurance premiums have increased. Due to companies' high mandatory wind and hail deductibles, there is an increased risk for more out-of-pocket expenses for homeowners in the event of a claim.
- Fewer claims may help keep your insurance premiums lower.
- Independent studies show significantly fewer roofing claims from hail damage on homes with weather-resistant roofing materials.
- Studies show that roofs in hail-prone areas need to be replaced every 7 to 10 years due to hail damage—far sooner than current warranty periods.



Source: weatherfusion.com

When you're ready to get started, find a qualified roofing contractor.

When replacing your roof, your contractor should consider following these steps:

Remove the old roof cover

This strengthens the roof deck connection to the roof structure, providing the solid, smooth surface needed to help ensure that the new roof cover achieves its full strength.

Inspect for damage

Check the roof deck for rotting, delaminating, warping or other signs it may be structurally unsound. If found, replace the damaged sections with similar materials of the same thickness.

Re-nail the roof deck

This will provide a wind-resistant connection to the roof framing.

Anchor gable and outlookers

Outlookers are roof framing members that are sometimes used to support the roof overhang at the gable end of the house. They start at the second truss or rafter back from the gable end wall and extend out over the gable wall framing to support the edge of the roof.

Continued on page 2 ➔

Hiring the right contractor is key.

The Insurance Institute for Business & Home Safety (IBHS) and the National Roofing Contractors Association (NRCA) recommends the following tips to help you find the right contractor:

- Check for a permanent place of business, telephone number, tax ID number, and—where required—a business license.
- Request verification of professional liability insurance.
- Ask for—and check—client references and request a list of completed projects.
- Verify whether the contractor is properly licensed or bonded.
- Ask for a written proposal. It should include complete descriptions of the work and specifications, including approximate start and completion dates and payment procedures.
- Check to see if the contractor is a member of any regional or national industry associations, such as NRCA.
- Call your local Better Business Bureau to check for any complaints that have been filed.
- Have the contractor explain his project supervision and quality control procedures.
- Carefully read and make sure you understand any roofing warranty offered; watch for provisions that would void the warranty.

To learn more, contact your Encompass Independent Agent or visit [EncompassInsurance.com](https://www.encompassinsurance.com).

