

Stormy Weather Ahead

Did You Know:

Hail storms are the most damaging weather events Texans face every year. In 2012, Texas endured more severe hail events than any other state in the nation – at a price tag of \$1.7 billion in insured losses.

In the Spring 2013 issue of *Germania Today*, we offer you tips on identifying roof damage and best practices for managing your roofing claim. Now let's delve into the options you have when selecting your new roofing materials.

Choices, choices, choices

If it's been several years since you've repaired or installed a roof, you may be surprised at the advanced materials on today's market. Impact-resistant roofing materials come in a variety of styles and colors that fit any architectural design. While the initial cost of an impact-resistant roof is higher, here's how they save you money in the long run:

1. Germania offers a premium discount for homes with impact-resistant roofs.
2. You may be able to raise your wind/hail deductible, thereby further reducing your annual premium.
3. Fewer claims means less out-of-pocket costs for deductibles.



Ultimately, the choice of roofing materials is yours. But remember, it doesn't cost a dime to get an estimate for both traditional and impact-resistant materials and to do the return-on-investment estimate for yourself.

Above it all

When hail or flying debris hits regular shingles, the impact bruises the shingles, causing eventual disintegration. Wood, slate and ceramic roofs get cracked and chipped. High winds tear shingles away and can lift other materials off the base of the roof.

Many high impact-resistant roofs carry a manufacturer warranty on the installation of their product for wind resistance of up to 130 MPH; and offer a 30-50-year limited manufacturer warranty. Plus, most impact-resistant roofing materials are Class A Fire Rated for additional protection.

Keeping up appearances

You can retain the look of traditional shingles with impact-resistant roofing made of asphalt or metal. Traditional wood, slate and ceramic roofing materials are simulated with cement, plastic, recycled rubber and molded polymer. Roofs made of metal sheeting are also attractive and resist impact damage.

The Texas Department of Insurance provides a list of products that qualify for most impact-resistant roofing credits from insurers at www.tdi.state.tx.us/home/roofingx.html. The TDI does not endorse or recommend any of the products and regularly updates the list strictly as a public service. When you get your estimate and list of materials the roofing contractor has specified, check with your claims adjuster to be sure it qualifies for the premium discount from Germania.

Top marks

When you must re-roof, consider the benefits of installing impact-resistant materials:

- ✓ A longer lifespan for your new roof: Most with 30-50-year limited manufacturer warranty
- ✓ Additional fire protection
- ✓ Reduced environmental impact on landfills because you replace the roofing materials less frequently over the life of your home
- ✓ Insurance premium credits from Germania for impact-resistant roofing materials
- ✓ Fewer claims = less out-of-pocket deductible expenses
- ✓ Potentially higher resale value for your home

Your house is one of your primary assets; the roof is your home's first line of defense. Protect what you own with a stronger, smarter roof over your family's head.