



**United Methodist Insurance Program**  
Plan. Protect. Restore.

# Roofing Risks & Realities Webinar

Protecting Your Ministry,  
People and Property

Practical guidance on roofing technology,  
storm response and claim considerations  
for United Methodist Churches.



**INFORM**

Understand  
the risks



**PREPARE**

Take the  
right steps



**PROTECT**

Keep your  
ministry strong

PEOPLE | PROPERTY | MINISTRY | TOMORROW

*Stronger Churches. Brighter Tomorrows.*

# Today's Agenda

Four sections designed for church leaders — not insurance professionals.

1

## Roofing Technology

Materials, adhesion, wind performance, Class 3/Class 4, FORTIFIED and warranties

2

## When a Loss Happens

FNOL, damage documentation, emergency protection and preferred contractor programs

3

## Understanding Your Insurance Policy & Deductible

Replacement Cost vs. Actual Cash Value, depreciation and wind/hail deductibles

4

## Roofing & Claim Risks

Door-knockers, signing too early, public adjusters, attorneys and claim escalation

*Appendix: Helpful Roofing & Claims Resources*

1

# Roofing Technology

*What has changed in the last 20 years?*

# Shingle Evolution: From Basic Covering to Engineered Protection

Today's shingles combine stronger construction, better sealing/adhesion and higher tested impact resistance.

## What Changed Over 20 Years?

- Architectural/laminated shingles replaced many basic 3-tab installations.
- Improved sealants and adhesive technology help resist wind uplift and blow-off.
- Larger nailing zones and reinforced common bonds improve installation consistency.
- Polymer-modified asphalt and reinforced mats are used in some impact-resistant products.



**Class 3: UL 2218 impact rating — withstands a 1.75-inch steel ball dropped 17 ft.**

**Class 4: highest UL 2218 impact rating — withstands a 2-inch steel ball dropped 20 ft.**

*These ratings address the roof covering's impact resistance — not the strength of the entire roof system.*

## Example: GAF LayerLock® & WindProven™

A good example of how shingle technology and the complete roofing system have changed.

- LayerLock mechanically fuses the common bond between overlapping shingle layers.
- StrikeZone provides a wider nailing area; Dura Grip adhesive helps create a strong protective bond.
- Qualifying GAF LayerLock shingles installed with four required GAF accessories can qualify for a 15-year WindProven limited warranty with no maximum wind-speed limitation.
- The lesson for churches: ask about the entire tested system — not just the shingle brand.



# Class 3, Class 4 and FORTIFIED Are Not the Same Thing

Class 3 and Class 4 describe impact resistance of a roofing product. FORTIFIED is a construction standard for the roof system.

## CLASS 3 SHINGLE

- A roof-covering product rating under UL 2218.
- Tested with a 1.75-inch steel ball dropped 17 feet.
- Focus: impact resistance of the shingle itself.
- Can reduce hail damage compared with conventional shingles, but is not hail-proof.

## CLASS 4 SHINGLE

- Highest UL 2218 impact rating for this test.
- Tested with a 2-inch steel ball dropped 20 feet.
- Focus: stronger impact resistance of the shingle itself.
- May qualify for insurance incentives where offered; discounts are not guaranteed.

## FORTIFIED ROOF SYSTEM

- A resilience standard developed by IBHS — not a shingle impact class.
- Focuses on the whole roof: deck attachment, sealed roof deck, edges, flashing, vents and roof-cover attachment.
- Requires documented/verified installation.
- A FORTIFIED roof can use qualifying shingles, metal or tile; impact-resistant shingles may be added for hail resilience.

**Simple way to remember it: Class 3/4 = HOW THE SHINGLE HANDLES IMPACT | FORTIFIED = HOW THE ROOF SYSTEM HANDLES SEVERE WEATHER**

# Hail Size Comparison

Real Sizes. Real Impact.

Larger hail can cause significant damage to roofing systems, leading to costly repairs and interruptions to your ministry.

**1.00 INCH**

**Quarter-Size Hail**



1.00"  
(25 mm)

**1.50 INCH**

**Ping-Pong Ball-Size Hail**



1.50"  
(38 mm)

**1.75 INCH**

**Golf-Ball-Size Hail**

Used in UL 2218 Class 3 Testing  
(1.75" steel ball dropped 17 feet)



1.75"  
(44 mm)

**2.00 INCH**

**Hen-Egg-Size Hail**

Used in UL 2218 Class 4 Testing  
(2.00" steel ball dropped 20 feet)



2.00"  
(51 mm)



**Note:** UL 2218 impact testing uses steel balls in a laboratory setting to rate shingle impact resistance. The natural hailstones shown here are for size reference only and may vary in shape, density and ice composition.

2

## When a Loss Happens

*What should the church do first?*

# After the Storm

## What should the church do first?



### Ensure Everyone Is Safe

Check for immediate hazards and keep people out of damaged areas.



### Document the Damage

Take clear photos and videos of the roof and interior from multiple angles.



### Notify Your Insurer or Agent

Report the loss as soon as possible (FNOL).



### Take Reasonable Temporary Measures

If the roof is open to the elements, arrange for temporary protection (e.g., tarping) to prevent further damage.



### Coordinate Next Steps

Follow your insurer's guidance on inspections, contractors and the claim process.



# FNOL: Call the Insurer or Agent First

**FNOL = First Notice of Loss.**

**Report the claim to your insurer or agent before signing a replacement or repair contract .**

- Report the date, location and basic description of damage promptly.
- Ask what the insurer wants documented and when an inspection can occur.
- Ask whether the insurer has a preferred contractor/direct-repair program and if they offer a reduced deductible or discount if it is utilized.
- Do not sign a permanent roof-replacement agreement before understanding the claim process and scope.



# Wind & Hail Damage Can Look Very Different

Damage may be obvious — or difficult to see from the ground.



**WIND:** missing/lifted shingles, exposed decking



**HAIL:** impact marks, bruising, granule loss

# Emergency Exception: Protect the Property

**If the roof is open to the elements, reasonable temporary mitigation should not wait.**

- Tarping, board-up and other temporary measures may be needed immediately after a hurricane or catastrophic storm.
- Call the insurer first when feasible — catastrophe-response or preferred contractors may be available.
- If timely help is unavailable, use a qualified licensed/insured contractor for necessary emergency work.
- Photograph conditions before temporary repairs when safely possible and keep all receipts.



# Insurer Preferred Contractor / Direct Repair Programs

**These programs can simplify repairs and create another layer of accountability.**

- Participating contractors must meet the insurer/program's requirements.
- Some programs provide workmanship warranties or an escalation process if repair problems develop.
- The church should still review the scope, materials and warranty.
- Compare the program with other qualified, credentialed contractors when appropriate.



# Buy the Roof, the Contractor and the Warranty

**The lowest bid may not be the lowest long-term cost.**

- Use a licensed, insured and established roofing contractor.
- Prefer manufacturer-credentialed contractors when enhanced warranties require them.
- Compare system/workmanship warranties such as GAF Silver/Golden Pledge and qualifying CertainTeed or Owens Corning programs.
- For churches, verify the exact warranty term in writing before signing.



# Understanding Your Insurance Policy & Deductible

*Know how the policy values the roof — and what the church must pay before a loss occurs.*

---

# Understanding Replacement Cost, (RCV) vs. Actual Cash Value, (ACV) Insurance Policies

Same \$100,000 roof loss • \$100,000 applicable insured value • 4% wind/hail deductible = \$4,000

| Same Covered Loss        | RCV Policy      | ACV Policy |
|--------------------------|-----------------|------------|
| Replacement cost of roof | \$100,000       | \$100,000  |
| Less depreciation (40%)  | \$0 ultimately* | (\$40,000) |
| Value before deductible  | \$100,000       | \$60,000   |
| Less 4% deductible       | (\$4,000)       | (\$4,000)  |
| TOTAL INSURANCE RECOVERY | \$96,000        | \$56,000   |
| CHURCH FUNDS             | \$4,000         | \$44,000   |

**RCV:** depreciation may be withheld initially but can be recoverable after qualifying replacement.

**ACV:** the \$40,000 depreciation is deducted, leaving the church to fund substantially more of the replacement.

# Wind/Hail Deductible: Convert the Percentage to Dollars

**Always ask: “What would our deductible actually be if we had a loss today?”**

- Percentage deductibles may be based on Total Insured Value, (TIV) or another insured-value basis defined in the policy.
- Example:  $4\% \times \$100,000$  applicable insured value = \$4,000 deductible.
- Confirm whether the percentage applies per building, location, occurrence or another basis.
- Understand the deductible before the storm — not after the claim.



## Roofing & Claim Risks

*What should the church avoid?*

# Risk: Door-Knockers & Signing Too Early

**A storm creates urgency — and sometimes high-pressure sales.**

- Do not sign because someone says the roof is damaged or promises to “handle the insurance.”
- Do not sign broad assignments, contingency agreements or permanent replacement contracts before FNOL and insurer inspection unless circumstances truly require it.
- Verify licensing, insurance, manufacturer credentials, references and local history.
- The church — not the salesperson — should control contractor selection and the repair decision.



# Risk: Bringing in a Public Adjuster or Attorney Too Early

**They can be valuable resources on difficult disputes — but they are not automatically needed at the start of a routine claim.**

- Start by working directly with the insurer's adjuster and claims management.
- Use qualified contractors/experts to document legitimate scope, repairability or cost differences.
- Consider a licensed public adjuster when a substantial claim remains complex or materially disputed and the fee makes economic sense.
- Public-adjuster fees are often a percentage of claim proceeds; caps and rules vary by state.
- Consider legal counsel for significant unresolved coverage or legal disputes.



# Do's & Don'ts After a Roof Loss

A simple process keeps the church in control.

## DO

- Report the claim to the insurer or your agent immediately
- Protect the property in an emergency
- Take photos and keep receipts
- Ask about preferred contractors
- Use qualified, credentialed roofers

## DON'T

- Sign a permanent roofing contract too early
- Assume every door-knocker is qualified
- Let a contractor control the claim
- Hire a public adjuster without understanding the fee
- Escalate to litigation before trying reasonable claim resolution

**Protect the Roof.  
Protect the Ministry.**

**Questions?**

# Appendix — Helpful Roofing & Claims Resources

**Independent resilience guidance, manufacturer technology/warranty information and church insurance resources.**

## **FORTIFIED / IBHS**

Roof-system resilience standards, technical documents and installation checklists.  
[fortifiedhome.org/2025-technical-documents/](https://fortifiedhome.org/2025-technical-documents/)

## **GAF Warranty Resources**

Current GAF roofing warranty information, registration and claims resources.  
[www.gaf.com/en-us/resources/warranties](https://www.gaf.com/en-us/resources/warranties)

## **GAF LayerLock® Technology**

How LayerLock, StrikeZone® and Dura Grip™ improve the shingle common bond, nailing accuracy and sealing.  
[www.gaf.com/en-us/resources/roofing-technology/layerlock](https://www.gaf.com/en-us/resources/roofing-technology/layerlock)

## **CertainTeed Roofing Warranties**

SureStart™ / SureStart PLUS information and current roofing warranty documents.  
[www.certainteed.com/roofing-101-worry-free-warranties](https://www.certainteed.com/roofing-101-worry-free-warranties)

## **GAF WindProven™ Warranty**

Eligibility and requirements for the 15-year limited wind warranty with no maximum wind-speed limitation.  
[www.gaf.com/en-us/resources/warranties/windproven](https://www.gaf.com/en-us/resources/warranties/windproven)

## **Owens Corning Roofing Warranty**

Roofing warranty and shingle-claim information, including contractor resources.  
[www.owenscorning.com/en-us/roofing/warranty/submit-claim](https://www.owenscorning.com/en-us/roofing/warranty/submit-claim)

**Tip: Confirm product eligibility, warranty terms, contractor credentials and insurance incentives before selecting a roofing system.**