

Impact-resistant roofing

Protect your home from the top down



Just how durable is your roof? That depends on the type of roofing products used in its construction. One type of roofing product—impact-resistant shingles—can mean a stronger, more durable roof. Impact-resistant shingles are specially designed to help resist damage from hail, flying debris, and high winds—abuse that might shred ordinary shingles, or tear them off of a roof. Sure, they may not look different from ordinary shingles. But they're built differently to help withstand abuse.

You can choose impact-resistant asphalt or metal roofing materials in a variety of popular styles, including individual shingles and sheet goods. Shingles resembling wood or slate that are made of cement, plastic, recycled resin or rubber, or molded polymer are also available. While some of these products may cost more than traditional shingles, you could save over the long run when you consider the potential savings from premium discounts and the reduced likelihood of roof damage.

Whichever impact-resistant product you choose, here's what you can expect:

- Better resistance to wind and impact from hail and flying debris than non-impact resistant products. Some are warranted by the manufacturer against wind up to 130 mph.
- A long lifespan—most impact-resistant shingles come with a 30- to 50-year limited product warranty.
- Protection against fire—most products are Class "A" Fire rated.
- You may be eligible for an annual discount on your homeowners insurance premium for the life of the roof.¹
- If you sell your home, the new owner may be eligible for a homeowners insurance discount, which can be a good selling point.
- The likelihood of roof damage is reduced compared to a non-impact resistant product.
- If you have a wood roof and replace it with impact-resistant roofing, you could lower your homeowners insurance premiums.²
- Less impact on the environment since fewer roofs will be damaged during storms.

LIKE A GOOD NEIGHBOR



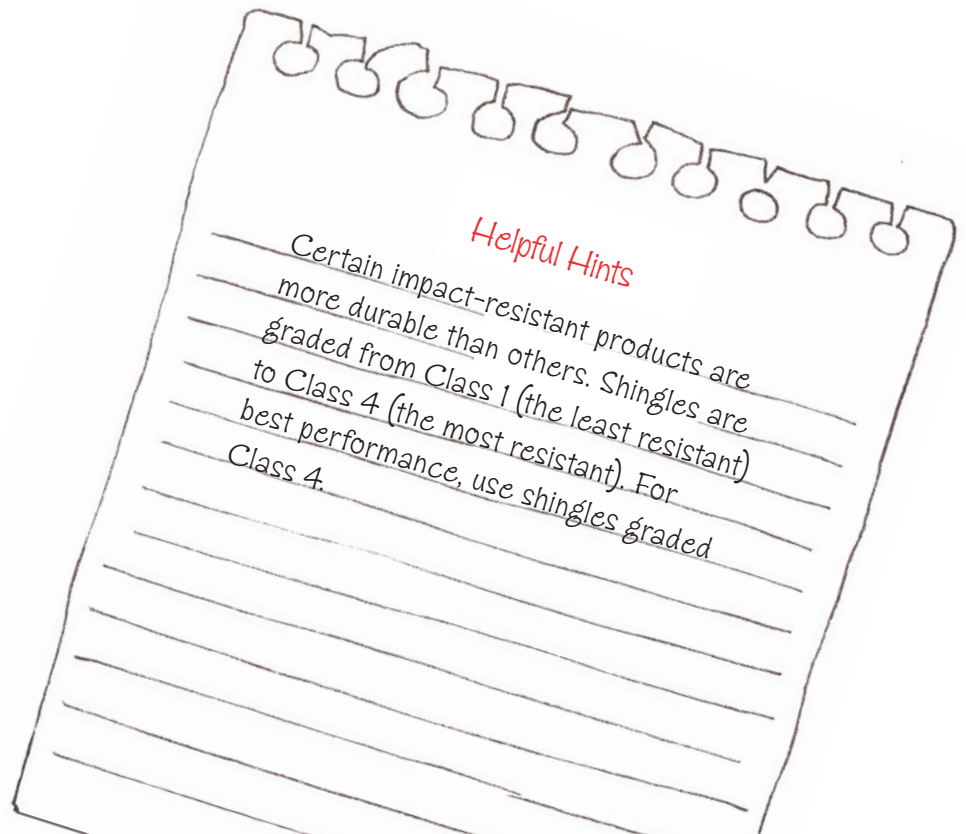
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Time to re-roof?

Check the roof periodically for missed, curled, cracked, or damaged shingles. Schedule a professional roof inspection if you see causes for concern. If you need to have your roof replaced, think about having an impact-resistant roof installed. The states that may qualify for a discount and a link to lists of qualifying impact-resistant roofing products can be found at statefarm.com/insurance/other/roofinfo.asp.

Ask your State Farm agent about impact-resistant roofing

Your State Farm Agent can tell you more about an impact-resistant roof, including whether it would qualify you for a homeowners insurance discount. Getting in touch is easy. Walk in, Mail in, Call in, Click in®.



¹For qualifying metal roofs, a cosmetic damage exclusion is required to receive the discount.

²Reduction of your homeowners insurance premium depends on your state of residence.

State Farm does not endorse, guaranty, or recommend roofing products, nor is the application of a discount to be construed as any type of an express or implied warranty by the manufacturer, supplier, installer, or State Farm.

Some restrictions may apply. Use of pre-qualified impact-resistant products (not overlaid onto existing roofing) may qualify for premium discounts in some states/provinces.

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