



Understanding Hail Damage to Your Roof

Hail is one of the most destructive types of weather. Every year, hail causes a wide variety of damage to homes and businesses across the country.

Without proper training, assessing hail damage can be difficult. That's why Travelers claim professionals undergo comprehensive classroom and field-training programs. We want to make sure they have the knowledge and skills needed to assess hail claims.

Has my roof been damaged by hail?

When struck by hail, shingles may react differently depending on the type. For example, hail damage to asphalt and composition shingles may look very different than hail damage to wood shingles.

The main characteristics of hail damage to asphalt and composition shingles include:

- Random damage with no discernable pattern
- Hail hits that are black in colour
- Loss of granules, which may expose the roof felt
- Asphalt and/or mat that appears shiny
- Hail hits that are soft to the touch, like the bruise on an apple

The main characteristics of hail damage to wood shingles include:

- Random damage with no discernable pattern
- A split in the shingle that is brown/orange in colour
- A split in the shingle that has sharp corners and edges
- A split in the shingle that has little to no deterioration at the edges
- Impact marks or dents along the splits

Other types of damage to shingles may be mistaken for hail damage. For example, exposure to inclement weather and sunlight makes shingles brittle and gives them an aged appearance. This normal wear and tear of shingles, which is sometimes misidentified as hail damage, may also include:

- Blistering
- Flaking
- Cracking
- Algae
- Granule loss

Manufacturing defects and mechanical imperfections in shingles may also be mistaken for hail damage.

Frequently asked questions

Q: How does Travelers determine if my property sustained hail damage?

A: First, your Travelers claim professional will review weather-related resources to determine if a hailstorm passed through your area and how large the resulting hailstones were.

They will then inspect your property to determine if it has been damaged by hail.

If you have chosen a contractor to perform repairs, your Travelers claim professional will make every effort to coordinate the inspection of your property with your contractor.

Q: Travelers determined that my property did not sustain hail damage, but my neighbour's property was damaged. Why is that?

A: The type and degree of damage caused by hail to neighbouring homes can vary widely based on a number of factors, including:

- Speed and direction of the wind
- Size, density and speed of the hailstones
- Position of neighbouring structures and natural barriers, like tree cover, landscaping, fences or adjacent homes
- Type and condition of your property's building materials
- Pitch of your roof

Q: What happens after Travelers confirms that my property sustained hail damage?

A: Your Travelers claim professional will prepare an estimate listing all your damaged items and the cost to repair or replace those items.

They will then discuss their findings with you, answer any questions you have about the inspection, and provide information you need to get your property back to its pre-loss condition. In some circumstances, your Travelers claim professional may be able to resolve your claim and issue a cheque immediately following the inspection.

Q: How quickly should I begin repairs?

A: You should begin repairs as soon as possible after you receive payment for the covered damage.

Q: Will the materials used to make repairs match the rest of my roof?

A: Our goal is to provide you with all of the benefits to which you are entitled under your policy. Your policy requires us to pay for materials that are of similar kind and quality to the materials that were damaged. Your Travelers claim professional will work with your contractor to ensure the materials used in the repair of your roof closely resemble those that were damaged.

Q: May I upgrade the quality of my shingles when repairs are being made?

A: You may choose to upgrade the quality of your shingles, but your policy only requires Travelers to pay for shingles that are of similar kind and quality to those that were damaged by the hailstorm.

Q: Travelers inspected my property and determined there is no hail damage, but my contractor says hail damage exists. What should I do?

A: Contact your Travelers claim professional to discuss your contractor's findings. They may need to meet with you and your contractor to discuss and resolve the issue.

Q: I don't agree with the evaluation of the damage to my roof. What should I do?

A: Please contact your Travelers claim professional to discuss any concerns you have about our damage evaluation. If your Travelers claim professional is unavailable, you may contact their supervisor.

For more information about the property claim process, visit travelerscanada.ca.



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