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Hail Damage Assessment Guide™

Understanding the Impact of Hail on Commercial Roofing Assets

By SealTech Solutions

Transform Your Roof. Preserve Your Investment.

Integrate your existing membrane into a new reinforced roof system.

Hail is one of the most significant weather-related risks facing commercial roofing assets.

In many cases, hail damage is obvious and easily identified.

In other situations, the effects may be less visible and can be misunderstood, overlooked, or incorrectly evaluated.

Not every hail event causes meaningful roof damage.

Likewise, not all hail damage immediately results in leaks.

Understanding how hail affects roofing assets is an important part of protecting building performance, preserving reinforced roof system opportunities, managing risk, and supporting long-term capital planning.

The objective is not simply identifying hail damage.

The objective is understanding how hail impacts the future performance and value of the roofing asset.

What You'll Learn

- ✔️ How hail affects commercial roofing systems
- ✔️ Why visible damage is not always the full story
- ✔️ When a hail assessment may be appropriate
- ✔️ What a professional hail assessment includes
- ✔️ How hail damage affects reinforced roof system opportunities
- ✔️ How hail influences service life and capital planning
- ✔️ Why objective evaluations matter

Why Hail Matters

Commercial roofing assets are designed to withstand normal environmental exposure.

However, severe hail events can create conditions that affect:

- ✔️ Waterproofing performance
- ✔️ Protective surfacing
- ✔️ Roofing components
- ✔️ Service life expectations
- ✔️ Future maintenance requirements
- ✔️ Roof system suitability

The severity of impact depends on multiple factors, including hail size, density, wind conditions, roof type, and existing asset condition.

> **SealTech Insight**
> *The absence of a leak does not necessarily mean the absence of damage.*

Not All Hail Damage Is the Same

One of the most common misconceptions is:

> ***"If the roof isn't leaking, there isn't a problem."***

In reality, hail impacts can range from cosmetic concerns to conditions that affect long-term roof performance.

Examples may include:

Cosmetic Damage

Visible surface impacts that may not significantly affect performance.

Functional Damage

Damage that affects the roof's ability to perform as intended.

Accelerated Deterioration

Conditions that may shorten service life over time.

Component Damage

Impacts to flashings, drains, rooftop equipment, or other roof-related components.

SealTech's Reinforced Roof System is particularly effective at addressing functional and accelerated damage, often renewing performance while providing enhanced 2" hail resistance.

> **SealTech Insight**
> *The significance of hail damage is determined by its effect on asset performance—not simply its visibility.*

When Should a Hail Assessment Be Performed?

A hail assessment may be appropriate:

- ✔️ Following a significant hail event
- ✔️ When damage is suspected
- ✔️ During insurance evaluations
- ✔️ Prior to reinforced roof system planning
- ✔️ Before major capital decisions
- ✔️ When changes in roof condition are observed

Early evaluation helps property owners better understand potential impacts and available options.

What Should Property Owners Do After a Hail Event?

Following a significant hail event, property owners should:

- ✔️ Document the date and location of the storm
- ✔️ Photograph visible building and property damage
- ✔️ Avoid assumptions regarding roof condition
- ✔️ Schedule an objective roof assessment
- ✔️ Review maintenance and warranty documentation
- ✔️ Evaluate potential impacts on reinforced roof system opportunities
- ✔️ Understand future risk before making major decisions

> **SealTech Insight**
> *The goal is not to determine whether hail occurred.*
> *The goal is to understand how the event affected the roofing asset.*

Why Early Assessment Matters

The effects of hail damage can become more difficult to evaluate as time passes.

Early assessments may help:

- ✔️ Document conditions closer to the storm event
- ✔️ Establish a condition baseline
- ✔️ Support future decision-making
- ✔️ Preserve valuable information regarding roof performance

> **SealTech Insight**
> *The best time to understand the impact of a hail event is shortly after it occurs—not years later.*

Common Signs of Potential Hail Damage

Examples:

- ✔️ Dented rooftop equipment
- ✔️ Damaged metal flashings
- ✔️ Surface impacts on roofing materials
- ✔️ Granule loss (where applicable)
- ✔️ Visible condition changes after a storm
- ✔️ Changes identified during inspections

> **SealTech Insight**
> *Visible indicators may suggest hail impacts, but professional evaluation is often necessary to understand their significance.*

What Does a Hail Damage Assessment Include?

A professional assessment may include:

Roof Surface Evaluation: Identification of visible hail impacts and condition changes.

Component Inspection: Evaluation of flashings, penetrations, drains, and rooftop equipment.

Documentation: Photographs and observations supporting future decision-making.

Roof Asset Score™ Review: Assessment of how hail may affect overall condition.

Roof System Suitability™ Review: Evaluation of how hail impacts reinforced roof system potential.

Risk Assessment: Identification of future performance concerns and priorities.

> **SealTech Insight**
> *The value of an assessment is not simply documenting damage—it is understanding what the damage means.*

Hail Damage and Roof Asset Scores™

Significant hail events may influence:

- Roof condition
- Future performance
- Risk exposure
- Maintenance requirements
- Service life projections

As a result, hail events may affect a Roof Asset Score™ and future asset management decisions.

Example

Metric	Before Hail	After Hail
Roof Asset Score™	84	74
Roof System Suitability™	High	Moderate
Capital Risk™	Low	Elevated

> **SealTech Insight**
> *A hail event may change more than roof condition.*
> *It may change future decision-making.*

Hail Damage and Reinforced Roof System Opportunities

One of the most overlooked aspects of hail damage is its effect on reinforced roof system potential.

In some cases:

✔️ Reinforced roof system opportunities remain strong.

In other cases:

✔️ Roof system suitability may be reduced.

Understanding this relationship helps owners make informed decisions regarding future investments.

> **SealTech Insight**
> *Protecting reinforced roof system opportunities is often just as important as identifying immediate damage.*

Hail Damage and Capital Planning

Hail events may influence:

- ✔ Maintenance planning
- ✔ Renewal timing
- ✔ Replacement planning
- ✔ Capital expenditures
- ✔ Risk management priorities

A comprehensive assessment helps organizations understand how a hail event may affect future financial decisions.

Common Mistakes Following a Hail Event

Assuming No Leak Means No Damage

Damage may exist before leaks become visible.

Delaying Assessment

Important information can become more difficult to document over time.

Focusing Only on Insurance

Roof condition and asset performance remain important regardless of claim outcomes.

Making Immediate Major Decisions

Major expenditures should be supported by objective information.

Ignoring Future Asset Impacts

The effects of hail may extend beyond immediate repair needs.

> **SealTech Insight**
> *The most valuable assessment often answers questions beyond whether damage exists.*

The SealTech Perspective

The question should not be:

> ***"Did the roof get hit by hail?"***

The better question is:

> ***"How has hail affected the condition, performance, and future potential of the roofing asset?"***

The most effective decisions are based on objective evaluations, not assumptions.

The Bottom Line

Hail damage assessments provide valuable information that supports maintenance planning, reinforced roof system decisions, capital planning, and long-term asset management.

Understanding the condition of the roofing asset after a hail event helps property owners make informed decisions regarding future investments and risk management.

Before making major roofing decisions after a storm, understand the impact of the event on the asset you already own.

Request a Roof Asset Assessment™

Gain objective insight into:

- ✔ Roof Condition
- ✔ Roof Asset Score™
- ✔ Remaining Service Life
- ✔ Reinforced Roof System Opportunities
- ✔ Future Risks
- ✔ Capital Planning Needs

Request a Roof Asset Assessment™

Discover the condition, value, and future potential of your roofing asset before making major roofing decisions, and gain clarity on roof condition, remaining service life, reinforced roof system opportunities, future risks, and capital planning needs.