



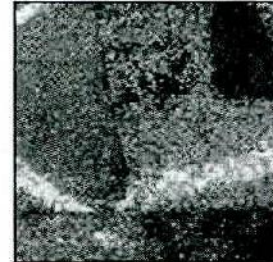
**FARMERS**

## Understanding the Claims Process

### Understanding Common Roof Damages

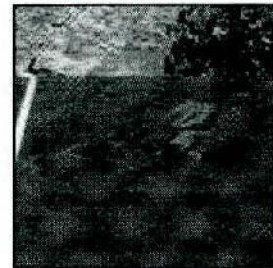
#### Hail hit:

May cause bruise to mat and result in embedded or missing granules. Overall granule loss on a roof as a result of hailstone impacts, which do not fracture the mat, is not functional damage.



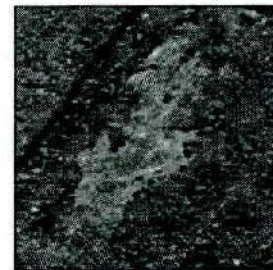
#### Wind damage:

Missing, creased or torn shingles. Shingles may be completely missing, folded over or creased. Typically affects windward rakes and eaves, and ridges first.



#### Manufacturer's defect:

Can occur when there is not enough asphalt applied to the shingle and the granules have little or no asphalt to adhere/bond to. This may be the result of clogged nozzles at the manufacturing plant. These shingles should have been culled at the plant, and if not, at the job site.



#### Corner cracks:

Lower right-hand corner cracks are caused by movement of the roof system, which causes tiles to bind and break off where they lap. Single breaks like these, or long horizontal breaks caused by foot traffic, are generally indicative of damage from constant pressure, while impact-related damage results in multiple irregular fractures.

