



Hail Damage to Asphalt Roof Shingles

How impacts affect shingles, and how repair decisions are made.

What a shingle does

Mineral granules shield the asphalt surface from sunlight. Asphalt and the reinforcing mat work together in an overlapping roof covering that sheds water. Damage can affect the surface, the reinforcement or both.

Three conditions an inspector evaluates

Bruising: a localized fracture in the reinforcing mat that may not be obvious from above.

Punctures or tears: breaks that can impair water shedding.

Significant granule displacement: exposed asphalt that requires evaluation of extent, cause and remaining performance.

No leak does not mean no damage

Some impact effects are not immediately visible. GAF notes that mat fractures and loosened granules can develop into later deterioration. An inspection can identify concerns before a leak, but cannot reliably predict the date a roof will leak.

Granule loss needs context

A few loose granules do not establish hail damage. Assess the amount, pattern and roof condition. GAF cautions that storm-related granule loss can accelerate aging; Haag emphasizes distinguishing hail effects from weathering and other causes. Findings should explain why the observed condition matters on this roof.

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From documented damage to a repair plan

Define the affected area

The scope should identify damaged shingles and related components, with photos and quantities. Hail on one slope does not by itself establish damage to every slope. Metal dents and weather data are supporting context, not substitutes for shingle evaluation.

Evaluate repairability

A roofer should evaluate damage extent, compatible materials and whether repairs would harm adjoining shingles. Follow manufacturer instructions and confirm permit and code requirements with the municipality.

Distinguish a repair from a temporary patch

GAF does not recognize adding loose granules with asphalt cement as a permanent repair. Its guidance also calls for replacing shingles punctured by tarp nails. Have a professional select temporary protection and document any resulting repair needs.

Questions to ask before authorizing work

Which conditions are confirmed, and which remain uncertain?
Can individual shingles be repaired reliably, or is broader work justified?
What materials, flashing work and cleanup are included?
What is approved by the insurer, and what would be my responsibility?

Coverage and warranty are separate: Confirm product warranty terms and insurance coverage separately.

A clear next step for your roof

Request a roof inspection and written findings from The Helping Company.

610-234-2210 | thcexteriors.com

Your contact / appointment: _____

Educational guidance only; not a roof diagnosis, policy interpretation, public-adjusting service, or legal advice. Coverage, scope and payment depend on your policy, loss facts and insurer review. No coverage or full-roof replacement is guaranteed.

Sources & further reading (links; reviewed September 22, 2026)

GAF TAB-R-108: Damage to Shingles Caused by Hail

GAF TAB-R-126: Replacement of Storm Damaged Shingles

Haag: Hail damage assessment and inspection protocol