



January 28, 2015

[REDACTED]

Re: Insurance Carrier's Proposed Correction of Storm Damaged Chalet Shingles

[REDACTED]

We appreciate the opportunity to respond to your questions regarding storm damage and/or hail exposure on Atlas Chalet shingles in your area. It is my understanding that some insurance carriers proposed using *comparable* shingles or Atlas Pinnacle HP Laminate shingles to replace individual random damaged shingles, or to move shingles from less noticeable areas of the roof then placing them on storm damaged areas. Their proposal of these methods are as opposed to a tear off and replacement of the shingles on the entire roof. In answer to your question as to whether these options are viable repair or correction there are several variables that would need to be considered for the entire roof.

If the repair is necessary due to hail or high windstorm damage, exposure to high winds and hail on a roof will cause a certain amount of damage. This can adversely affect the life of asphalt shingles including cracking or creasing due to wind uplift, ruptured sealant, granule erosion or impact scarring as well as windblown dirt and debris getting under the shingles.

If the shingles have been exposed to hail, due to the built up cushion of asphalt and granules on the Chalet shingle, impact marks would be more visible, but this would not substantiate that hail damage did not occur over the entire shingle including the non-built up areas or the shingles on the whole roof. The following considerations would need to be evaluated before performing spot replacements with a different type of shingle:

The entire roof should be thoroughly checked and the following would be primary factors in the feasibility or success of any such proposed correction:

- Do the shingles show stress or cracking from wind uplift? - This weakens the shingles and will affect the performance life.
- Was the sealant ruptured? – A good indication is that as you check the roof, if the shingle is not sealed or can be easily lifted with slight to moderate pull/pressure by hand it is likely that the seal was broken and the shingle has tried to reseal.

- If the seal was ruptured, did the rupture of the sealant also involve tearing the asphalt coating and granule surface? – This weakens the shingles at the tear point and will restrict the shingles ability to reseal or achieve a lasting seal.
- Has dust and other debris contaminated the sealant? - This will restrict the shingles ability to reseal or achieve a lasting seal.
- Have excessive winds abraded the granule surface, or has hail impact breached the granular surface? This will cause granule erosion, causing a continuing granule loss process throughout the remainder of the shingles use/life and negatively affect the shingles ability to reseal.

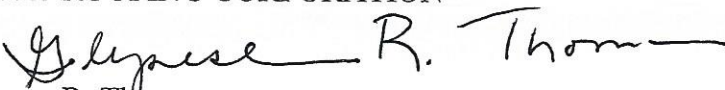
There is also the concern of premature aging of the original shingles manifesting at a later time from the storm exposure. The storm exposure and damage negated the limited shingle warranty. There would be no accurate way to access how long the performance life would be after the damage. Shingle degradation due to hail is a continuing process once the granule surface has been bruised or disturbed, as would it be from high wind abrasion.

Additionally, due to the size, style and color blends now manufactured in the currently produced shingles, any replacement shingles that are not Chalet would not be a complete match in color or size. A true architectural shingle would give a similar appearance from a distance however current shingles are larger and would need alterations for a fit and the alterations could affect the seal adhesion or surrounding shingles. As alterations would have been made to the roof/shingles any remaining manufacturing warranty would be negated.

In regard to random spot shingle replacement using discounted or downgraded (seconds) shingles and those warehoused and advertised on internet sites that are not Atlas authorized, those shingle would not be covered by the Atlas Limited Shingle Warranty. And as the roof has experienced storm damage (high winds and/or hail) the warranty on the original shingles would be negated as there is no way to assess the shingle performance after the storm damage.

Again, we appreciate the opportunity to respond and hope that I have addressed your questions.

Sincerely,  
ATLAS ROOFING CORPORATION

  
Glynese R. Thomas  
Consumer Services Manager