

## PROJECT DESCRIPTION

A residential property located in **Hoffman Estates, Illinois 60169** sustained **hail-related damage** to the existing **three-tab asphalt shingle roofing system** following a severe storm event. The loss resulted in functional impairment of the roof covering, requiring a full evaluation to determine the proper scope of

repairs necessary to restore the property to its pre-loss condition.

SHARP was retained to assist with the adjustment of the insurance claim and to represent the insured throughout the claims process.

## LOSS DETAILS

The hail event impacted the roof surface, producing damage consistent with hail strikes on a three-tab shingle system, including:

- Granule displacement exposing underlying asphalt mat
- Fractured and bruised shingles caused by direct hail impact

- Loss of protective surfacing accelerating weathering and deterioration
- Compromised water-shedding capability of the roof system

The total roof surface area measured approximately **1,518.51 square feet**, equivalent to **15.19 squares**, with damage distributed across multiple slopes.

## CLAIM CHALLENGES

Carrier position initially limiting the scope to minor or spot repairs

Dispute regarding the functional significance of hail damage on three-tab shingles

Need to demonstrate that granule loss and mat exposure constituted functional damage, not cosmetic wear

Establishing that partial repairs would not restore uniformity or long-term performance

## SOLUTIONS

SHARP conducted a detailed inspection of the roof surface and documented hail-related damage consistent with industry-recognized indicators for three-tab asphalt shingles. The scope of loss was prepared using industry-standard estimating practices and supported by photographic documentation and measurement data.

The claim strategy focused on:

- Demonstrating that hail-induced granule loss compromises the service life of three-tab shingles

- Establishing that repairs to isolated areas would result in non-uniform appearance and performance
- Supporting full roof replacement as the only method to restore proper function in accordance with policy provisions

SHARP worked directly with the carrier to address scope discrepancies and ensure the loss was evaluated in its entirety.

## RESULTS

SHARP successfully negotiated **full payment for roof replacement** due to hail damage affecting the three-tab asphalt shingle roofing system. The final settlement allowed the property to be restored to

its pre-loss condition in accordance with accepted roofing standards and policy coverage, eliminating the need for partial or temporary repairs.

