

# New Jersey Hail Damage Roof Repair Guide: What to Do, What It Costs, and How to Get Covered

When hail strikes your South Jersey home, the damage isn't always immediately visible—but the consequences can be severe. This comprehensive guide helps homeowners understand, identify, and address hail damage to their roofs, including how to navigate insurance claims and find reliable repair services. Whether you've recently experienced a hailstorm or want to be prepared for future severe weather, this resource provides the essential information you need to protect your home and your investment.

# Introduction

## Empowering Homeowners

This guide is designed to help South Jersey homeowners confidently assess, document, and respond to hail damage that may compromise their roof's integrity. We provide clear, actionable information that enables you to make informed decisions about roof inspections, insurance claims, and necessary repairs.

## Preventing Long-Term Damage

Many homeowners don't realize that seemingly minor hail damage can lead to significant structural issues months or even years later. This guide helps you identify potential problems early, potentially saving thousands in extensive repairs or premature roof replacement.

## Expert Guidance

As a GAF Master Elite certified contractor, RGB Construction brings specialized knowledge in storm damage assessment and repair. We've created this resource to share our expertise and position our team as your trusted partner in protecting your home from the unique challenges of New Jersey's severe weather.

With over 75% of hail damage going undetected until leaks begin months later, the importance of proper assessment cannot be overstated. This guide equips you with the knowledge to recognize potential issues, understand the repair process, and navigate insurance claims with confidence. RGB Construction stands ready to provide professional assistance at every step, from free inspections to complete repairs or replacements.



**Emergency Roof Help Available: 856-264-9093**



[rgbconstructionservices.com](http://rgbconstructionservices.com)

# Summary

This comprehensive guide addresses every aspect of hail damage to your New Jersey home's roof, from identification to resolution. We've structured the information to help you navigate each step of the process with confidence and clarity.

## Understanding the Threat

Learn why hailstorms pose a significant risk to New Jersey roofs and how even small hailstones can cause long-term structural damage that isn't immediately visible.

## Insurance Navigation

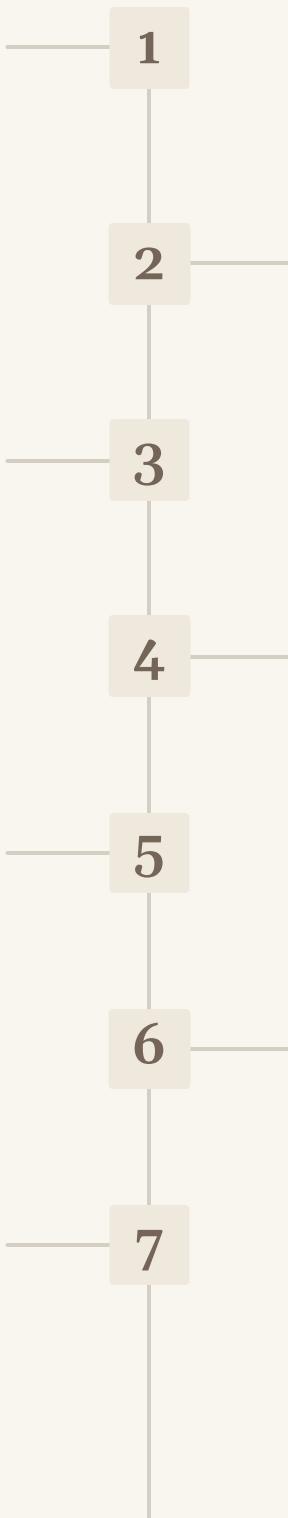
Follow our simplified guide to the insurance claims process, from documentation to adjuster visits, ensuring you maximize your coverage and minimize out-of-pocket expenses.

## Professional Solutions

Learn why RGB Construction's expertise, certifications, and local reputation make us the leading choice for hail damage roof repairs in South Jersey.

## Action Steps

Access a practical checklist of immediate actions to take if you suspect hail damage, ensuring you protect both your home and your insurance eligibility.



## Identifying Damage

Discover the seven key signs of hail damage you can check for yourself, including dented shingles, granule loss, and interior leaks that may indicate compromised roof integrity.

## Cost Breakdown

Review detailed information about repair costs in New Jersey, helping you understand what to expect financially and how insurance typically covers these expenses.

## Real-World Examples

Examine an actual case study from Cherry Hill, demonstrating our approach to inspection, insurance assistance, and quality repairs.

Each section of this guide builds upon the last, providing you with a complete roadmap for addressing hail damage from initial assessment through successful repair. We've distilled years of professional experience into actionable insights that serve homeowners throughout South Jersey.

# New Jersey Hail Damage Roof Repair Guide

## What to Do, What It Costs, and How to Get Covered by Insurance

Hail damage doesn't wait—and neither should you. This comprehensive guide provides South Jersey homeowners with essential information for identifying, documenting, and repairing roof damage caused by hailstorms. From initial assessment to insurance claims and professional repairs, we cover everything you need to know to protect your home and your investment.

### RGB Construction

South Jersey's trusted roofing experts with over 15 years of experience in storm damage repair and restoration. Our team of certified professionals is ready to help you navigate the complexities of hail damage assessment, insurance claims, and quality repairs.

### GAF Master Elite® Certified

As a certified GAF Master Elite® contractor—a distinction held by only 2% of roofing companies nationwide—we provide access to industry-leading materials, extended warranties, and the highest standards of workmanship for your hail damage repairs.



**Emergency Roof Help: 856-264-9093**



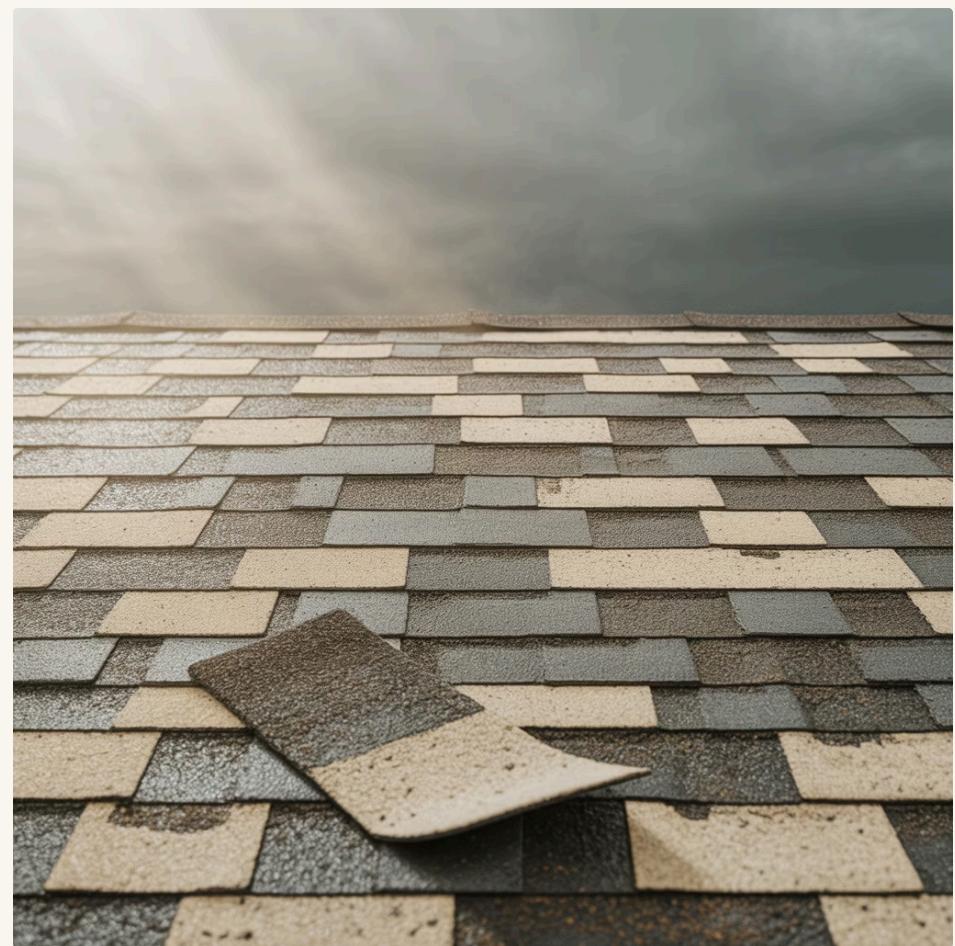
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# Hailstorms in NJ – A Hidden Threat to Your Roof

New Jersey homeowners often underestimate the damage hailstorms can inflict on their roofs. Even smaller hailstones—as little as 3/4 inch in diameter—can compromise your roof's structural integrity while leaving few immediately visible signs. This "invisible damage" creates a ticking time bomb of potential leaks, moisture infiltration, and deterioration that may not become apparent until months after the storm.

The danger lies in how hail impacts asphalt shingles, the most common roofing material in South Jersey. When hailstones strike, they can dislodge the protective granules that shield your roof from UV radiation and water penetration. This granule loss accelerates shingle aging and weakens your roof's defensive capabilities against future storms, even when no obvious dents or cracks are visible to the untrained eye.

Furthermore, the impact can crack the fiberglass mat underneath the asphalt, compromising the shingle's waterproofing ability. These hairline fractures may be nearly impossible to detect from the ground but can allow water to seep through during subsequent rainfall, leading to attic damage, insulation deterioration, and eventually, interior ceiling leaks.



**75%**

**Undetected Damage**

Over 75% of hail damage goes undetected until leaks begin months later, after warranty and insurance deadlines may have passed.

**12**

**Month Deadline**

Most insurance policies require claims to be filed within 12 months of the damaging event, making prompt inspection critical.

**0%**

**Warranty Coverage**

Standard manufacturer warranties typically exclude damage from "acts of God" like hailstorms, leaving insurance as your only financial protection.

- ✖ **Critical Fact:** The average time between undetected hail damage and the first visible interior leaks is 18-24 months—often after insurance claim deadlines have expired. Professional inspection after any hailstorm is your best protection against costly future repairs.

Understanding this hidden threat is especially important in New Jersey, where our unique climate creates conditions for both winter ice storms and summer thunderstorms capable of producing damaging hail. RGB Construction's free inspection service can identify these subtle signs of damage before they escalate into major problems, potentially saving thousands in out-of-pocket expenses.

# 7 Signs of Hail Damage You Can Check Right Now

Even when roof damage isn't immediately obvious after a hailstorm, there are several telltale indicators that homeowners can identify themselves. Conducting a preliminary assessment can help you determine whether professional inspection is warranted. Here's what to look for around your property:

Sign	What to Look For	Where to Check
 Dented Shingles	Small round divots or bruises where hailstones impacted the surface; may appear darker than surrounding area	Main roof slopes, garage roof, shed roof, and other elevated surfaces
 Granule Loss	Bald or shiny patches where protective granules have been knocked off shingles; resembles sandpaper wear	Gutters, downspouts, and around the base of the house where runoff deposits granules
 Split Wood Shingles	Cracks along wood grain, fresh-looking splits, or shingles with corners missing	Dormers, valleys, and areas where the roof changes direction
 Lifted Tabs	Shingles flapping, curling, or misaligned from their proper position	Edges, eaves, and areas exposed to prevailing winds
 Window Flashing Damage	Bent, dented, or cracked metal around openings in the roof	Around skylights, chimney flashing, and roof vents
 Indoor Leaks	Water spots, discoloration, or streaks that weren't present before the storm	Ceilings, particularly in upper floors, and in the attic space
 Clogged Gutters	Excessive shingle granules collecting in gutters and downspouts	Check runoff areas and drainage points around the foundation

## Ground Inspection Tips

Use binoculars from the ground to safely examine your roof. Look for consistent patterns of damage, as hail typically impacts multiple spots in a similar way. Pay special attention to the southern and western exposures, which often receive the brunt of storm damage in New Jersey.

## Documentation Strategy

Take clear, dated photographs of any damage you observe, including close-ups and wider shots showing the extent of the affected area. These photos will be invaluable for insurance claims and professional consultations. Include images of any hail still on the ground with a measuring object for scale.

**⚠ SAFETY FIRST:** Never climb onto your roof to inspect for damage. Ground-level observations and professional inspections are safer alternatives. Even minor falls can result in serious injuries.

Remember that some damage may not be visible without specialized training and equipment. RGB Construction offers free professional inspections that can identify subtle signs of hail damage that might otherwise go unnoticed until they develop into serious problems.

**PRO TIP:** Take photos now — your future insurance claim may depend on it. Most insurance companies require documentation of damage as close to the date of the storm as possible.

# The Insurance Process Simplified

Navigating the insurance claims process for hail damage can seem overwhelming, but with the right approach and professional support, it becomes manageable. RGB Construction has guided hundreds of South Jersey homeowners through successful claims, helping them secure the coverage they deserve while minimizing stress and confusion.

## Call RGB for a Free Hail Inspection

Our certified inspectors conduct a thorough assessment of your roof, identifying all hail-related damage. We use advanced techniques to spot issues that might be missed by untrained eyes, creating a solid foundation for your insurance claim.

## We Document Damage & Prepare an Insurance-Ready Report

You'll receive a comprehensive inspection report with detailed photographs, measurements, and professional assessment of all damage. This report is specifically designed to address the documentation requirements of major insurance carriers serving New Jersey homeowners.

## You Contact Your Insurer & File the Claim

With our report in hand, you'll contact your insurance provider to initiate the claims process. We can advise you on specific language to use that aligns with your policy terms, increasing the likelihood of approval.

## Adjuster Visits — RGB Can Be There to Ensure Nothing is Missed

When the insurance adjuster schedules their inspection, we offer to meet them at your property at no additional cost. Our presence ensures that all damage is properly acknowledged and accurately reflected in the adjuster's report.

## Claim Approved → RGB Completes Repair or Full Replacement

Once your claim is approved, we handle all aspects of the repair or replacement process using premium materials and expert craftsmanship. We work directly with your insurance company on billing, minimizing your paperwork and stress.

## What We Provide for Your Claim

- High-resolution photographs of all damage areas
- Detailed measurement diagrams of your roof
- Itemized list of damaged components
- Code-compliant repair specifications
- Cost estimates based on current New Jersey building standards

## Common Insurance Questions

- Will my rates increase after a claim? Not typically for weather-related events
- What if my claim is denied? We offer appeals assistance
- How long does the process take? Usually 2-4 weeks from inspection to approval
- Will I receive depreciated value? We help pursue full replacement cost



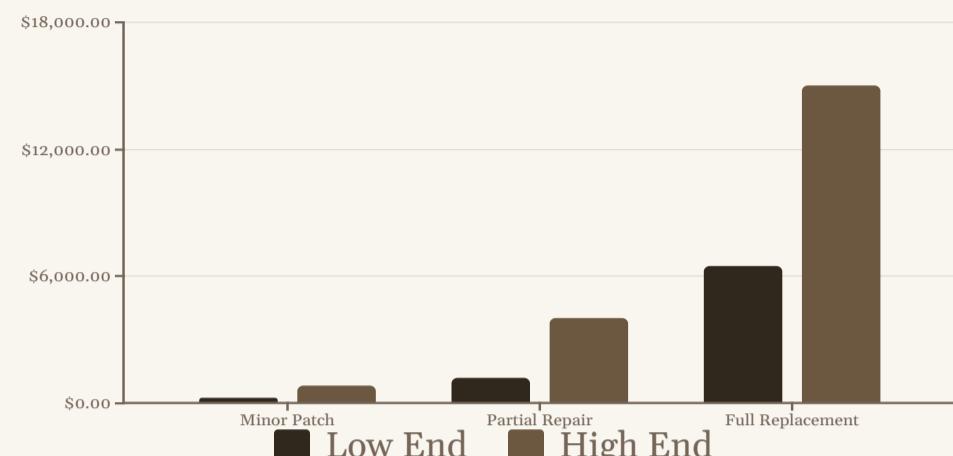
**CLIENT SUCCESS:** "RGB's documentation was so thorough that my insurance company approved the full replacement cost within 10 days. They handled everything, from the inspection to the final installation." — Sarah M., Marlton, NJ

# What Does Hail Damage Repair Cost in NJ?

Understanding the potential costs associated with hail damage repair helps New Jersey homeowners prepare financially and evaluate insurance coverage options. The cost of repairs varies significantly based on several key factors unique to your home and the extent of the damage sustained. RGB Construction provides transparent pricing and works diligently to maximize insurance coverage, minimizing your out-of-pocket expenses.

## Roofing Material

Asphalt shingles are the most common and affordable to repair, while wood, slate, and metal roofs typically cost more due to material expenses and specialized labor requirements. South Jersey homes often feature architectural shingles, which fall in the mid-range for repair costs.



## Damage Extent

Localized damage affecting a small area may require only spot repairs, while widespread impacts often necessitate full replacement. Insurance typically covers full replacement when damage exceeds a certain threshold—usually around 30% of the roof surface.

Average cost ranges for New Jersey homes with standard architectural shingles. Prices may vary based on material quality, roof complexity, and current market conditions.

## Roof Complexity

Homes with multiple levels, steep pitches, dormers, or valleys require more labor and materials, increasing repair costs. These architectural features, common in many New Jersey neighborhoods, can increase repair estimates by 15-25%.

## Additional Cost Factors to Consider

Beyond the basic repair work, several other factors can influence the final cost of hail damage restoration:

- **Underlying Damage:** If water has penetrated beneath the shingles, there may be additional costs to replace damaged decking, insulation, or structural elements (\$2-5 per square foot additional)
- **Code Compliance:** New Jersey building codes may require updates to older roofing systems during repairs, such as improved ventilation or ice barrier membranes
- **Material Upgrades:** Many homeowners choose to upgrade to impact-resistant shingles during repairs to prevent future hail damage (approximately 20-30% premium over standard materials)
- **Season:** Emergency repairs during winter months can carry additional charges due to weather-related challenges

"If your damage qualifies for insurance coverage, your out-of-pocket cost may be limited to your deductible—typically \$1,000 to \$2,500 for most New Jersey homeowner policies. RGB Construction will work directly with your insurance company to maximize your coverage and minimize unexpected expenses."

① **TAX BENEFIT:** Some energy-efficient roofing materials qualify for federal tax credits or local incentives. Ask our team about potential savings opportunities during your consultation.

# How RGB Construction Leads in Hail Roof Repairs

When it comes to hail damage roof repairs in South Jersey, RGB Construction has established itself as the regional leader through a combination of specialized expertise, premium materials, and exceptional customer service. Our approach to storm damage restoration goes beyond simple repairs—we provide comprehensive solutions that address both immediate damage and long-term roof performance.

Unlike "storm chaser" contractors who appear after severe weather events, RGB Construction has been serving the South Jersey community for over 15 years. Our permanent local presence means we understand the unique challenges New Jersey roofs face, from coastal weather patterns to specific building code requirements. This local knowledge translates to more accurate assessments, more effective repairs, and better outcomes for homeowners.

Our commitment to excellence is reflected in our industry credentials and customer satisfaction metrics. As one of the few GAF Master Elite® certified contractors in the region—a distinction earned by only 2% of roofing companies nationwide—we provide access to the highest quality materials and the industry's most comprehensive warranties, ensuring that your roof repair or replacement will stand the test of time.



## GAF Certified Excellence

Our Master Elite® certification means your repairs are backed by America's leading roofing manufacturer, with exclusive access to enhanced material warranties unavailable to non-certified contractors.



## 100+ 5-Star Reviews

Our reputation is built on consistent quality and customer satisfaction, reflected in our perfect 5.0 Google rating across more than 100 verified customer reviews.



## Storm Damage Specialists

Our team receives specialized training in hail damage assessment and insurance documentation, ensuring nothing is overlooked during inspections.

### Rapid Response Protocol

We maintain dedicated storm response teams ready to deploy quickly after severe weather events. While other contractors may have weeks-long backlogs after major storms, our capacity allows us to provide timely assessments and emergency repairs when needed most.

### Insurance Expertise

Our estimators are trained in insurance adjustment procedures and documentation requirements. We speak the language of insurance adjusters and know how to properly categorize and document damage to ensure legitimate claims are approved at maximum value.

### Premium Materials Only

We never compromise on materials, using only GAF's industry-leading shingles and accessories for all repairs. These premium products provide superior protection against future storms and carry the best warranties in the industry when installed by our certified team.

"After getting estimates from three different companies, RGB Construction was the clear choice. Their knowledge of the insurance process alone saved us thousands, and the quality of their work exceeded our expectations. Our new roof looks amazing and we have peace of mind knowing it's protected by a lifetime warranty." — Michael T., Cherry Hill, NJ

 **LOCAL COMMITMENT:** RGB Construction is fully licensed and insured in New Jersey. We're your neighbors—not storm chasers who disappear after the job. Our South Jersey headquarters ensures we're always available for follow-up service and support.

# Case Study: Cherry Hill Hail Damage

**"We thought the roof looked fine — until RGB found 25 impact points."**

When a significant hailstorm swept through Cherry Hill in June 2022, the Davidson family didn't initially notice any problems with their 12-year-old roof. Like many homeowners, they assumed that without visible leaks or obvious damage, their home had escaped unscathed. It wasn't until a neighbor recommended a professional inspection that they contacted RGB Construction—a decision that ultimately saved them from serious structural issues and thousands in potential repair costs.

## Initial Assessment Findings

- 25 distinct hail impact points identified across the main roof
- Significant granule loss on the southwestern slope
- Compromised flashing around chimney and two roof vents
- Early signs of water penetration in one valley area
- Minor damage to gutters and downspouts

"The RGB inspector showed us damage we never would have noticed ourselves. He took photos of everything and explained exactly why these seemingly minor dents could lead to major problems down the road. We were impressed by how thorough and educational the inspection was." — Jennifer Davidson



## Insurance Assistance Process

The RGB team provided the Davidsons with comprehensive documentation, including detailed photographs of all damage points, a professional assessment report, and an itemized estimate for repairs. When the insurance adjuster visited, our project manager was present to ensure all damage was properly accounted for in the claim.

The insurance company initially proposed a partial repair, but RGB's documentation clearly demonstrated that the extent of the damage warranted a full replacement under the terms of the Davidson's policy. After review, the claim was approved for a complete roof replacement, with the homeowners responsible only for their \$1,000 deductible.

**✓ OUTCOME:** The Davidsons received a complete roof replacement using premium GAF Timberline HDZ architectural shingles with enhanced wind resistance, plus new flashing, underlayment, and an upgraded ice barrier system. The new roof carries a 50-year manufacturer warranty and a 25-year workmanship guarantee from RGB Construction.

"From inspection to installation, the entire process was remarkably smooth. RGB handled all the insurance details, kept us informed at every step, and completed the installation in just two days with minimal disruption. The crew was professional and courteous, and they left our property spotless. The new roof looks fantastic, and we have peace of mind knowing our home is protected with better materials than we had before." — Robert Davidson, Cherry Hill

# What To Do Right Now (Checklist)

If you suspect your South Jersey home has sustained hail damage, prompt action is essential to protect both your property and your insurance eligibility. Follow this actionable checklist to ensure you take all the necessary steps to address potential roof damage before it worsens.

## 1 Inspect Your Roof from the Ground

Use binoculars to safely examine your roof from multiple angles. Look for dented shingles, damaged flashing, or areas where granules may have been knocked off. Pay special attention to metal vents, gutters, and downspouts, which often show damage more clearly than shingles.

## 3 Call RGB Construction: 856-264-9093

Schedule your free, no-obligation hail damage inspection with our certified roofing specialists. Our thorough assessment will identify all damage, provide professional documentation for your insurance claim, and outline your repair options with transparent pricing.

## 2 Photograph Any Visible Damage

Document everything you can see, including close-ups of damaged areas and wider shots showing the extent of the affected sections. If possible, take photos of any hailstones with a ruler or coin for size reference. These photos establish the timing and nature of the damage for insurance purposes.

## 4 Don't Delay Your Insurance Claim

Most insurance policies have strict time limits for filing hail damage claims—typically 12 months from the date of the storm. Waiting too long could result in claim denial, even if the damage is legitimate. Report the damage to your insurance company as soon as possible after professional documentation is complete.

## RGB's Free Inspection Includes:

- Comprehensive roof evaluation by certified inspectors
- Detailed documentation of all hail impact areas
- Written assessment report for insurance submission
- Clear explanation of your repair or replacement options
- Transparent cost estimates with no hidden fees
- Professional guidance throughout the insurance claim process

## Areas We Serve in South Jersey:

- [Cherry Hill](#)
- [Marlton](#)
- [Deptford](#)
- [Sewell](#)
- [Haddonfield](#)
- [Voorhees](#)
- [Moorestown](#)
- [Mount Laurel](#)
- [Washington Township](#)
- And throughout [South Jersey](#)

**REMEMBER:** Even minor hail damage can lead to significant problems if left unaddressed. Professional inspection is the only way to ensure all damage is properly identified and documented for your protection.

Call for Free Inspection: 856-264-9093

Visit Our Website