



Impact-Resistant Roof Discount

USAA offers a policy premium discount when the home has an impact-resistant roof; however, your policy must include wind and hail coverage.

What is an impact-resistant roof?

An impact-resistant roof is a roof made with materials that are wind and hail resistant and less susceptible to damage. Selecting the right roofing material is important to achieve the best roof performance in high wind and hailstorms.

Where can I find more information about impact resistant roofs?

Visit the [Insurance Institute for Business and Home Safety website](#) to learn more about various impact-resistant roofing materials that have been tested to stand up to severe hailstorms.

Which roof coverings qualify for a roof discount?

Roof coverings must be tested and approved by Underwriters Laboratories (UL) or Factory Mutual (FM) and be rated as a Class 1, 2, 3 or 4. Roof coverings that have passed the UL Standard 2218 test are classified by UL as either Class 1, 2, 3 or 4. Class 4 roof covering is the most impact-resistant roof and receives the highest premium discount.

Approved Laboratory	Roof Class	Location
UL	Class 1,2,3 and 4	TX only
UL and FM	Class 3 and 4	All other states

How do I get the discount?

If you have an impact-resistant roof, you must submit the following form(s) we've included to get the discount:

- Roofing Installation Information and Certification form
- Cosmetic Damage Exclusion form (*Do not return this form if your property is in Kansas, Indiana, Louisiana or Virginia*). By signing this form, you agree that in return for the discount, you will not have coverage for cosmetic loss or damage that's caused by hail and alters the appearance of the roof covering. You will have coverage for hail damage that allows water to penetrate the roof covering.

Sign and mail your forms to the address above or fax them to 1-888-900-5381.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COSMETIC DAMAGE EXCLUSION TO ROOF COVERINGS CAUSED BY HAIL

NOTICE

This endorsement may be attached only to policies insuring risks eligible and receiving a credit for the installation of impact resistant roof coverings.

The following exclusion is added to LOSSES WE DO NOT COVER UNDER DWELLING PROTECTION, OTHER STRUCTURES PROTECTION OR PERSONAL PROPERTY PROTECTION:

We do not cover cosmetic loss or damage to roof materials caused by the peril of hail.

Cosmetic loss or damage means damage that alters the physical appearance of the roof material, but does not impair its protective function within one year after the end of the policy period in which the hail damage occurred. Protective function is impaired when a distinct opening in the roof material allows the penetration of water.

I do not desire cosmetic damage coverage to my roof covering caused by hail, and hereby waive any right to such coverage. This exclusion shall remain in force as long as the policy remains in force and a credit is received for the installation of impact resistant roof coverings. This endorsement shall also apply to any future policy or any continuation, extension, renewal or replacement of the policy with another policy issued to the named insured by any USAA insurance company affiliate, or to any reinstatement of this policy.

Signature of the Insured

Date

Property Address

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Roofing Installation Information and Certification Form

NOTICE TO INSURED: Completing this certificate may entitle you to a reduction in your residential insurance premium. This certification form is solely for the purpose of enabling residential property owners to apply for a reduction in their residential insurance premium and it is not to be construed as any type of express or implied warranty by the manufacturer, supplier, installer or United Services Automobile Association. Premium reductions are not available for roofs that have been overlaid onto existing roofs. **To receive a premium reduction, for qualified roofing products, you must also sign an endorsement (Cosmetic Damage Exclusion to Roof Coverings Caused by Hail).**

Installer or Inspector must complete and certify all the following information below before signing this form:

Name of Roofing or Inspection Company: _____

Street Address: _____ City: _____ County: _____

Zip Code: _____ Phone: () _____

License Number, If Any: _____

Residence Information:

Name of Dwelling Owner: _____ Phone: () _____

Dwelling Street Address: _____ City: _____ County: _____

Zip Code: _____ State: _____

I, _____ an authorized representative of _____ roofing or inspection company, do hereby certify that I have inspected or installed, in accordance with the manufacturer's specifications on the above-described residence, roof shingle, tile, panel, sheet, etc. All roof covering materials are listed as complying with Underwriters' Laboratory (UL) Standard 2218, Impact Standard for Impact Resistance of Prepared Roof Covering Materials, or as complying with Factory Mutual (FM) Standard 4473 Specification Test Standards. The impact resistant roof covering was installed over the entire roofing surface of the primary dwelling, including the main areas of the roof and the hips and ridges (including the ridge vent systems). The physical properties of the product used in hip and ridge applications are of like kind and quality to that of the installed approved product. I also certify that the roof covering has not been overlaid onto existing roofing material and is free of defects or damage, including hail damage.

Select the UL 2218 / FM 4473 classification with an **X** in the appropriate box below:

Class 1

Class 2

Class 3

Class 4

Qualify for discount in Texas only

Qualifies for discount in all other states (including Texas)

Manufacturer's Name: _____ Brand Name: _____

Year Manufactured: _____ Date of Installation: _____

In signing this form, the contractor/inspector certifies that either the roof covering product packaging indicates the UL classification under UL Standard 2218/FM 4473 classification, the manufacturer's name, the date of manufacture, and brand name or each individual roof shingle, tile, panel, sheet, etc. of roof covering is separately labeled with the UL Standard 2218/FM 4473 classification and with the manufacturer's name, the date of manufacture, and brand name.

I DECLARE MY BELIEF THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS TRUE AND ACCURATE.

Original Signature of Roofing or Inspection Company's Authorized Representative

Date

Original Signature of Insured and Member Number

Mbr. No.

Date

Any intentional misrepresentation relating to the completion or presentation of this form constitutes fraud.

The USAA group of property and casualty insurance companies includes: United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company, USAA County Mutual Insurance Company, USAA Texas Lloyd's Company, and USAA Limited (Europe). San Antonio, TX.

Property Owner to Retain a Copy For Their Records

CWRF CERT (06-13)

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