



# 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 ([disastersafety.org/roofs/](http://disastersafety.org/roofs/)) 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) 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.

To get the form(s), please:

- Call 210-531-USAA (8722), our mobile shortcut #8722 or 800-531-8722 to have them sent to you. Or,
- Go to [usaa.com](http://usaa.com) and search USAA Forms. From the My Accounts/Forms page, click Home and Property Insurance and download both forms.

Sign and mail your forms to:



9800 Fredericksburg Road, San Antonio, Texas 78288

Or fax them to:



888-900-5381