

Insurance Insights: Roofing Materials & Conditions

Understand how your home's roofing material & condition may affect your coverage.

When you're selecting an insurance policy for your new home purchase, there are many questions you'll be asked, including the material, age and condition if your home's roof. On the back of this page is an easy reference guide you can use to identify the the different roofing materials & conditions you may encounter so you're prepared to answer those questions.

Some insurance companies have restrictions on the material, age and/or condition of the roof you may have on your home. Luckily, as an independent agent, My Preferred Insurance & HomeSolutions represents over 30 different carriers which allows us to hand-pick the carrier that is right for you. We will provide you with the coverage you need, and guide you through the underwriting process regardless of they type of roof your home has.

We have a company for every closing!

Contact us today to find out how to best protect your home, your family & more!

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Roofing Materials:



Slate



Clay Tile (Spanish Tile)



Asphalt Shingles (3-tab or architechtural) (Aluminum, Stainless



Metal Steel, Zinc or Copper)



Rubber Membrane (flat roofs)



Tar & Gravel (flat roofs)



Wood (Cedar or wood shingles/shakes)

Roofing Conditions:



Staining



Cupping, Curling, Lifting



Missing Shingles



Excessive Granular Loss



Algae/Moss

***Materials or application may vary based on geographical area. Not all roofing conditions shown