

Insurance Insights: Roofing

When you're selecting an insurance policy for your new home purchase, there are many questions you will be asked, including the material, age and condition of your home's roof. Here's an easy reference guide you can use to identify the different roofing materials and conditions you may encounter to answer those questions.

Roofing Materials



Asphalt

3-tab or architectural



Tar & Gravel

(flat roofs)



Clay Tile

(Spanish Tile)



Wood

(cedar or wood shingles/shakes)



Rubber Membrane

(flat roofs)



Metal

(Aluminum, Stainless, Steel, Zinc or Copper)



Slate Shingles

Roofing Conditions



Staining



Cupping, Curling, Lifting



Missing Shingles



Algae/Moss



Excessive Granular Loss

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 more than 30 different carriers which allows us to hand-pick the carrier that is right for you.

We will provide you with coverage you need, and guide you through the underwriting process regardless of the type of roof your home has.

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