Superstorm
ROOFING & SIDING

HOMEOWNER GUIDE

Central Iowa edition

Class 3 & Class 4 Impact-Resistant Shingles

The Real Value — and the Fine Print on Premium Rebates

THE VALUE: A Genuinely Better Roof

Class 3 and Class 4 shingles are tested to withstand serious hail impact (Class 4 survives a 2″ steel ball drop). For your home, that means **fewer roof replacements, better hail protection, longer service life,** and stronger resale value. We recommend them with confidence — the product is worth it.

THE CATCH: The Cosmetic Exclusion

The ~15% premium rebate usually comes with a **Cosmetic Exclusion Clause**: hail damage deemed “cosmetic” is no longer covered. That strips coverage from **gutters, roof soft metals, window wraps, aluminum trim, metal siding — even Class 3/4 metal shingles** themselves.

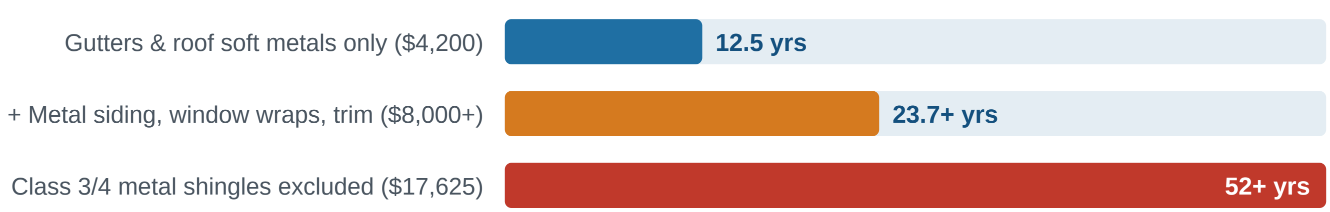
One Hail Storm, Two Policies — A Central Iowa Example

30-square roof @ $587.50/sq = $17,625 + gutters $3,000 + roof soft metals $1,200 = $21,825 total exterior value

FINANCIAL METRIC	OPTION A Standard — full coverage	OPTION B Rebate + cosmetic exclusion
Annual premium discount	0%	15% (~$337/yr)
5-year premium savings	$0	$1,685
Claim value approved	$21,825 (full)	$17,625 ($4,200 excluded)
Deductible	$2,412	$2,412
Uncovered repairs (gutters, soft metals, trim, siding)	$0	$4,200 – $8,000+
Total out-of-pocket at claim time	**$2,412**	**$6,612 – $10,412+**
Net 5-year out-of-pocket cost	**$2,412**	**$4,927 – $8,727+**
Net insurance claim payout	**$19,413**	**$15,213 or lower**

How Long Until the Rebate Breaks Even?

Consecutive storm-free years needed for ~$337/yr savings to cover ONE excluded cosmetic loss



…and that assumes zero inflation or material cost increases over those decades.

THE BOTTOM LINE

Take the shingle. Question the rebate. Upgrade to Class 3 or Class 4 — the protection is real. But unless your home stays storm-free for decades, the premium rebate is likely to cost far more than it saves. Before electing it, ask your agent and your contractor to confirm you keep **full cosmetic coverage** on all exterior components — and get it in writing.

Questions about your roof, your policy, or the fine print?

Superstorm Roofing & Siding — we'll walk through it with you before you sign anything.