

Asphalt shingle warranties: What to expect

Although similar, asphalt shingle warranties can differ in significant ways

by Stephen M. Phillips

Although warranties offered by asphalt shingle manufacturers are available for extended periods of time, ranging from 20 to 40 years, the coverage provided by these warranties is quite limited. Because it is used as a selling point so frequently, the warranty's length seems to be the controlling factor when purchasing decisions are made. Consumers, however, should focus on what actually is covered—or more importantly, what is not covered—when a roofing problem occurs.

Defect coverage

Consumers should be far more concerned with what remedies are available to them if there is a shingle failure within the first 10 years after application than with the warranty's length. The potential financial impact on consumers resulting from whether a warranty covers labor costs is more important than warranty length. Manufacturing deficiencies are most likely to appear within 10 years of installation. During this period, the building owner typically expects a reasonable product warranty to cover at least the major portion of the costs to remove and replace defective shingles.

However, the labor costs to remove, replace and dispose of shingles that prove to be defective within 10 years of application are excluded or severely limited under most asphalt shingle

warranties. This requires unexpected expenditures by the consumer to correct the problem.

NRCA's *Residential Steep-Slope Roofing Materials Guide, 1995 Edition* includes a new section on asphalt shingle warranties, which will allow consumers, specifiers and contractors to compare and better understand the features contained in manufacturers' shingle warranties. Twenty-six warranties from 14 manufacturers are included. Twenty features are analyzed, including scope of coverage, nature of remedy, exclusions from coverage, wind coverage, assignability and notification requirements. This article will discuss several of these features.

Asphalt shingle manufacturers' warranties cover manufacturing defects and are available at no extra cost beyond the shingles' price. None of the shingle warranties contain any coverage related to improper installation or workmanship. In fact, only one shingle warranty, the "Privileged Roofing Warranty," offered by Bird Inc., Norwood, Mass., requires that the shingles be installed by a contractor who is approved or certified by the manufacturer. Shingle warranties most often state that the shingles are free from manufacturing defects that would reduce the shingle's usable life. A substantial number of warranties limit coverage to manufacturing defects that cause leaks. Fungus-resistance coverage

is available from some manufacturers for certain types of shingles for a specified period of time.

Only three asphalt shingle warranties contain more extensive coverage. The "Capstone Roofing Products Warranty," offered by Elk Corp. of Alabama (a division of Elk Corp. of America), Dallas, Texas, states that the Capstone roofing product is Class-A fire-rated by Underwriters Laboratories when installed according to Elk's printed installation instructions. The "Carriage House Shingle Lifetime Limited Warranty" and "Grand Manor Shingle Lifetime Limited Warranty," offered by CertainTeed Corp., Valley Forge, Pa., guarantee that Carriage House and Grand Manor fiberglass shingles are manufactured to meet the requirements of ASTM D 3462 for tear and wind resistance.

Warranty differences

Differences in shingle warranties become apparent when analyzing the length of coverage, prorating formula, which calculates the manufacturer's liability based on when the manufacturing defect is discovered, and scope of the remedy available to the consumer. Length of coverage ranges from 20 to 40 years, depending on the shingle.

The companies offering 40-year warranty coverage for their premium shingles are: Atlas Roofing Corp., Atlanta, Ga.; Bird; The Celotex Corp.,

Tampa, Fla.; CertainTeed; Elk Corp. of America, Dallas, Texas; GAF Materials Corp., Wayne, N.J.; GS Roofing Products Co., Irving, Texas; Owens-Corning Corp., Toledo, Ohio; Pabco Roofing Products, Tacoma, Wash.; and TAMKO Roofing Products, Joplin, Mo.

More important than duration when evaluating the warranty's worth are: 1. the specific remedy offered in the event of a manufacturing defect and 2. to a lesser extent, the prorating formula (all of the asphalt shingle warranties are prorated). The combined effect of the manufacturer's prescribed obligation and prorating, as stated in the warranty, is to limit significantly the remedy available in the event of a manufacturing defect.

All of the shingle warranties provide for replacement shingles, but they differ considerably regarding how to handle labor costs for removing defective shingles and installing replacement shingles.

Most warranties cover costs to install replacement shingles, but many asphalt shingle warranties limit this coverage to a relatively short time period, generally coinciding with the time when prorating begins. The time period during which replacement labor costs are included in the warranty remedy varies not only by manufacturer, but also by the type of shingle.

For example, Atlas covers replacement labor costs for five years for shingles with a 30-year warranty; replacement labor costs are covered for three years for shingles with a 25- or 20-year warranty. After three or five years, depending on the type of shingle, replacement labor costs are not covered. Bird; BPCO (a division of EMCO), La Salle, Canada; Celotex; GAF; Georgia-Pacific Corp., Atlanta, Ga.; Malarkey Roofing Co., Portland, Ore.; Owens-Corning; and TAMKO offer warranties for some shingles that include some replacement application labor costs for the warranty's duration, based on the manufacturer's prorating formula.

What about the labor costs to remove shingles that leak or are not serviceable because of a manufactur-

ing defect? Only three manufacturers provide any such coverage: Atlas, BPCO and CertainTeed (only its "Carriage House Shingle Lifetime Warranty" and "Grand Manor Shingle Lifetime Warranty"). These two CertainTeed warranties, applicable to specific top-of-the-line products, cover removal labor costs for seven and 10 years, respectively. Atlas covers tear-off for three or five years, depending on the shingle. No other manufacturers include tear-off costs as part of their warranty coverage.

Similarly, every manufacturer but one reported that its warranty did not cover the disposal of defective shingles. Thus, when a building owner experiences a shingle problem caused by a manufacturing defect, he should expect to pay a substantial portion of the cost to remove and replace the defective shingles. The CertainTeed Carriage House and Grand Manor warranties, however, are the only exceptions.

Prorating

All asphalt shingle manufacturers' warranties are prorated. However, the impact of prorating varies, based not only on the warranty's length, but also on the period when the full remedy is available without prorating. The longest time period that the consumer is afforded the full remedy stated in the warranty is 10 years. The "Capstone Roofing Products Warranty," offered by Elk Corp. of Alabama, and the CertainTeed "Grand Manor Shingle Lifetime Limited Warranty" provide that the manufacturer will pay the full cost of installing replacement shingles for the first 10 years of use. The CertainTeed "Carriage House Shingle Limited Warranty" offers full coverage for seven years.

Typically, an asphalt shingle warranty provides the full remedy for three, four or five years. Warranties offered by Atlas (three or five years, depending on the type of shingle), Bird (five years, per the "Privileged Roofing Warranty"), BPCO (four or five years, depending on the type of shingle), CertainTeed (three or five

years, depending on the type of shingle), Georgia-Pacific (one, three or five years, depending on the type of shingle) and GS Roofing Products (three or five years, depending on the type of shingle) fit into this category. Celotex; Custom Roofing Corp., Naples, Texas; Elk Corp. of America; GAF; Malarkey Roofing; Owens-Corning; Pabco; and TAMKO allow the full remedy for one year and then require the consumer to pay a prorated portion of the covered costs. Prorating applies immediately under the Bird "Limited Warranty Against Leakage Plus Five Year Wind Warranty" and the Malarkey "Limited Warranty."

Venting requirements

Reflecting the industry view that ventilation is desirable and important for good shingle performance, all but two manufacturers (CertainTeed and Pabco) state in their asphalt shingle warranties that the warranty will not be effective if the roof structure is not properly vented. All others exclude coverage for shingle damage resulting from inadequate ventilation. Four manufacturers—Bird, Celotex, GAF and Georgia-Pacific—specifically exclude warranty coverage if shingles are applied directly to insulation or an insulating deck without the manufacturer's approval.

Asphalt shingle warranties differ regarding positive drainage requirements. Atlas, BPCO, Celotex, CertainTeed, GS Roofing Products, Malarkey (except for Aspen shingles), Pabco and TAMKO do not specifically exclude damage resulting from improper drainage. Bird, Custom Roofing, Elk, GAF, Georgia-Pacific and Owens-Corning include in their warranties a specific exclusion pertaining to inadequate drainage. Although all manufacturers exclude damages caused by natural disasters and acts of God, two manufacturers—Bird and Malarkey (except for Aspen shingles)—do not specifically exclude hail damage in their warranty documents.

Wind damage

If high winds are a concern, the

specifier, contractor or consumer should check warranty coverage for wind damage. Although there is not much difference in most asphalt shingle warranties on this point, there are a few differences. Some products and warranties address high-wind conditions.

Atlas, Bird, Custom Roofing (for shingles classified as wind-resistant), Georgia-Pacific and Malarkey provide warranty coverage for damage caused by wind speeds up to 54 mph (24 m/s) if the damage occurs during the first five years after installation. Celotex, CertainTeed, Elk, GAF, GS Roofing Products and Owens-Corning provide coverage for wind speeds up to 60 mph (27 m/s) for five years; CertainTeed extends the period to seven and 10 years for its Carriage House and Grand Manor shingles, respectively. Some of these warranties include labor, as well as

furnishing replacement shingles.

Atlas offers five-year limited coverage (replacement shingles only) for winds up to 102 mph (46 m/s) for its StormMaster Series. Malarkey also offers five-year limited coverage (replacement shingles only) for wind speeds up to 100 mph (45 m/s) for its Type 230 SBS shingles, up to 80 mph (36 m/s) for its Hurricane shingles and up to 70 mph (31 m/s) for its Monterey shingles.

All manufacturers exclude variations in color caused by positioning of granular surfacing material, except for CertainTeed, BPCO, Georgia-Pacific, TAMKO and Malarkey (for its Aspen shingle warranty only).

Transferability

The warranty's assignability or transferability is a feature that is important to building and home owners who anticipate selling properties within several years of a new shingle roof system installation. The Custom Roofing, Elk, GAF, GS Roofing Products, Malarkey (except its warranty for Aspen shingles), Owens-Corning and TAMKO warranties state that they are not to be assigned or transferred. Celotex and Georgia-Pacific allow warranties covering some product lines to be transferred to a subsequent owner while prohibiting transfer of warranties applicable to other types of shingles. Atlas, Bird, BPCO, CertainTeed, Elk Corp. of Alabama (for its Capstone Roofing Products) and Pabco allow their warranties to be transferred to subsequent building owners in accordance with prescribed conditions.

To obtain warranty coverage, the consumer generally is required to provide written notice to the manufacturer within 30 days of the defect's discovery, together with proof of purchase and date of installation. Atlas requires that written notice be given within five days of discovery; several shingle manufacturers require samples to be sent. Any repairs or expenditures made by the consumer prior to the shingle manufacturer's acknowledgment and acceptance of the claim

generally are excluded from warranty coverage.

New approaches

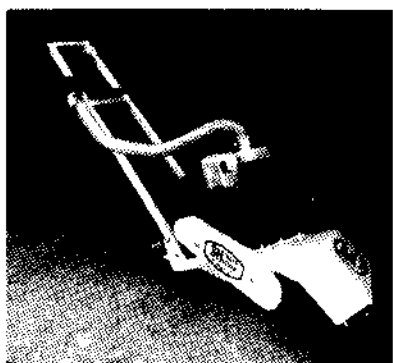
Despite the differences among shingle warranties listed in NRCA's *Residential Steep-Slope Roofing Materials Guide, 1995 Edition*, overall, the warranties are far more similar than dissimilar. They: 1. cover manufacturing defects only, 2. provide only limited coverage for a relatively short portion of the warranty's duration for labor costs incurred to replace defective shingles and 3. are prorated.

Rather than trying to distinguish products based on the warranty's duration, it is the author's opinion that manufacturers should consider offering more substantive warranties applicable to those products in which they have the most confidence. Consumers would be better served by more meaningful warranties offered for a shorter period. A comprehensive, 10-year asphalt shingle warranty is likely to be far more valuable than most of today's 20- or 30-year limited asphalt shingle warranties.

Recognizing that many consumers are quality-conscious, willing to pay a premium price and find it difficult to identify professional roofing contractors to perform residential work, the market may be ready for some new approaches. Using an approach employed by membrane roofing manufacturers, for example, shingle manufacturers might offer a warranty applicable to a particular product line that covers workmanship, as well as materials, and requires that installation be performed by a manufacturer-certified contractor. Professional roofing contractors might offer joint warranties with manufacturers so that the consumer could look to a single document to obtain corrective action if installation- or manufacturing-related problems occur. Given the similarity among existing shingle warranties, there is ample opportunity for innovation. [PR]

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Editor's note: These four charts are arranged according to scope of coverage rather than warranty length. Companies are listed in each chart in order of the number of years that the warranty's full remedy is in effect. Where the number of years is the same, companies are listed alphabetically. As the article states, consumers should focus on what a warranty covers, not solely on its length. Included in the charts is the time period that the full remedy is available (see shaded box), as well as the warranty's total length.

This information is based on the Residential Steep-Slope Roofing Materials Guide, 1995 Edition. Some product names and product availability may have changed.

Table 1: Warranties that provide for: 1. furnishing replacement shingles, 2. labor to install replacement shingles, 3. labor to remove defective shingles and 4. disposal costs:

Manufacturer	Shingle	Years full remedy is in effect	Total warranty length
CertainTeed Corp.	Grand Manor	10 years	Lifetime/40 years ²
CertainTeed Corp.	Carriage House	5 years	Lifetime/35 years ²

Table 2: Warranties that provide for: 1. furnishing replacement shingles, 2. labor to install replacement shingles and 3. labor to remove defective shingles but exclude disposal costs:

Manufacturer	Shingle	Years full remedy is in effect	Total warranty length
Atlas Roofing Corp.	BriarGlass, BriarWood, Pinnacle Plus, Pinnacle I, StormMaster LM	Five years	40 years: Pinnacle Plus StormMaster LM 30 years: BriarGlass BriarWood Pinnacle I
BPCO	Super Eclipse, Elegance, Eclipse, Roofmaster Plus, Esgard Tradition ³	Five years	30 years: Super Eclipse Elegance 25 years: Eclipse Roofmaster Plus Esgard Tradition
BPCO	Roofmaster, Esgard 20, Esgard Pro Standard, Tite-Lok, Esgard NCO	Four years	20 years
Atlas Roofing Corp.	GlassMaster 25, GlassMaster, WeatherMaster ST, GlassMaster T-Lok, WeatherMaster T-Lok, StormMaster ST	Three years	30 years: StormMaster ST 25 years: GlassMaster 25 WeatherMaster ST GlassMaster T-Lok WeatherMaster T-Lok 20 years: GlassMaster

Table 3: Warranties that provide for: 1. furnishing replacement shingles and 2. labor to install replacement shingles but exclude costs to remove and dispose of defective shingles:

Manufacturer	Shingle	Years full remedy is in effect	Total warranty length
Elk Corp. of Alabama	Capstone Roofing Products	10 years	30 years
Bird Ins.	Roofscape Plus, Architect 90, Fireline, Mark 80, Seal King	Five years	40 years: Roofscape Plus 30 years: Architect 90 Fireline Mark 80 25 years: Seal King

Table 3, Con't.: Warranties that provide for: 1. furnishing replacement shingles and 2. labor to install replacement shingles but exclude costs to remove and dispose of defective shingles:

Manufacturer	Shingle	Years full remedy is in effect	Total warranty length
CertainTeed Corp.	Hallmark Shingle, Independence Shingle, Horizon Shingle, Hearthstead, Custom Sealdon 30, Master Slab, XT 25, Fungusbuster 25, Sealdon 25, Custom Lok 25	Five years	30 years: Hallmark Shingle Independence Shingle Custom Sealdon 30 25 years: Horizon Shingle Hearthstead Master Slab XT 25 Fungusbuster 25 Sealdon 25 Custom Lok 25
Georgia-Pacific Corp.	Summit III, Summit, Valiant	Five years	35 years: Summit III 30 years: Summit Valiant
GS Roofing Products Co.	Sierra Shake, High Sierra, Architect 80/Estate, Fire Halt	Five years	40 years: Sierra Shake High Sierra 30 years: Architect 80/Estate 25 years: Fire Halt
Malarkey Roofing Co.	Aspen	Five years	30 years
CertainTeed Corp.	CertainTeed 20, Fungusbuster, Solid Slab	Three years	20 years
Georgia-Pacific Corp.	Tough-Glass Plus, Premium 25	Three years	25 years
GS Roofing Products Co.	Firescreen Plus, Firescreen	Three years	25 years: Firescreen Plus 20 years: Firescreen
The Celotex Corp.	Presidential Shake, Dimensional/40, Dimensional/30, Dimensional/25, Storm King/25, Standard Strip/20, Sol Seal/20	One year	40 years: Presidential Shake Dimensional/40 30 years: Dimensional/30 25 years: Dimensional/25 Storm King/25 20 years: Standard Strip/20 Sol Seal/20
Custom Roofing Co.	Vanguard III, Dynasty Heavyweight, Diamond Crest III, Vanguard, Seal Top, T Locks	One year	30 years: Vanguard III Dynasty Heavyweight T Locks 25 years: Vanguard Diamond Crest III 20 years: Seal Top
Elk Corp. of America	Prestique Plus, Prestique Plus with StainGuard, Prestique I, Prestique I with StainGuard, Prestique II, Prestique II with StainGuard	One year	40 years: Prestique Plus Prestique Plus with StainGuard 30 years: Prestique I Prestique I with StainGuard 25 years: Prestique II Prestique II with StainGuard

Table 3, Con't.: Warranties that provide for: 1. furnishing replacement shingles and 2. labor to install replacement shingles but exclude costs to remove and dispose of defective shingles:

Manufacturer	Shingle	Years full remedy is in effect	Total warranty length
GAF Materials Corp.	Timberline Ultra, Timberline, GAF Wood Line ⁴ , Marquis, Royal Sovereign, Sentinel, Slateline, D.C. Tite-On	One year	40 years: Timberline Ultra 30 years: Timberline Marquis Slateline 25 years: GAF Wood Line ⁴ Royal Sovereign D.C. Tite-On 20 years: Sentinel
Georgia-Pacific Corp.	Tough-Glass, Asphalt, No-Cut-Out, Tough-Glass T-Lock, Asphalt T-Lock	One year	20 years
Malarkey Roofing Co.	Hurricane, Type 240 SBS Metric Polyglass	One year	30 years
Owens-Corning Fiberglas Corp.	Oakridge Shadow, Oakridge Plus, Prominence, Oakridge II, Crestwood Shadow, Supreme Shadow, Supreme, Polar 25, Glaslock, Classic, Arctic 20	One year	40 years: Oakridge Shadow 30 years: Oakridge Plus Prominence 25 years: Oakridge II Crestwood Shadow Supreme Shadow Supreme Polar 25 Glaslock 20 years: Classic Arctic 20
TAMKO Roofing Products Inc.	Heritage Premium, Heritage 30, Heritage II, Elite Glass-Seal, Glass-Seal, Tam-Loc Glass, Heritage, Organic-25 Seal Down, Tam-Grip	One year	40 years: Heritage Premium 30 years: Heritage 30 Heritage 25 years: Heritage II Elite Glass-Seal Tam-Loc Glass Heritage Organic-25 Seal Down Tam-Grip 20 years: Glass-Seal Organic-25 Seal Down
Bird Inc.	Roofscape Plus, Architect 90, Woodscape, Mark 80, Fireline, Seal King, Jet, Wind Seal 80	Prorating is applied immediately	40 years: Roofscape Plus 30 years: Architect 90 Mark 80 Fireline 25 years: Woodscape Seal King Jet 20 years: Wind Seal 80

Table 3, Con't.: Warranties that provide for: 1. furnishing replacement shingles and 2. labor to install replacement shingles but exclude costs to remove and dispose of defective shingles:

Manufacturer	Shingle	Years full remedy is in effect ¹	Total warranty length
Malarkey Roofing Co.	Monterey-Type 250 SBS Metric Polyglass Shingles ⁵ , Type 202, 204 Premium Metric Fiberglass ^{6,7} , Type 210, 230 SBS Metric Polyglass ^{8,9}	Prorating is applied immediately	30 years: Type 230 SBS Metric Polyglass ⁹ 25 years: Monterey-Type 250 SBS Metric Polyglass Shingles ⁵ , Type 204 Premium Metric Fiberglass ⁷ , Type 210 SBS Metric Polyglass ⁹ 20 years: Type 202 Premium Metric Fiberglass ⁶

Table 4: Warranties that provide for: 1. furnishing replacement shingles but exclude all labor and disposal costs:

Manufacturer	Shingle	Years full remedy is in effect ¹	Total warranty length
Pabco Roofing Materials	Pabco HM-30, Pabco Frontier, Pabco HO-25, Pabco GT-25, Pabco GG-20, Pabco SG-25, Pabco Laminated Shingles (Pabco Premier-40, Pabco Premier-30, Pabco Premier-25)	One year	40 years: Pabco Premier-40 30 years: Pabco Premier-30, Pabco HM-30, Pabco Frontier 25 years: Pabco Premier-25, Pabco HO-25, Pabco GT-25, Pabco SG-25 20 years: Pabco GG-20

¹ This is the length of time that the full remedy provided in the manufacturer's warranty is in effect and available to the consumer. At the end of this period, the manufacturer's obligations may be reduced, and/or prorating takes effect. For example, for the period that the full remedy is in effect, the warranty may include labor costs to replace defective shingles. But upon expiration of the period that the full remedy is in effect, labor costs to replace defective shingles may be excluded from coverage, and the monetary value of the manufacturer's liability is reduced further, based on the period the shingles have been in service.

² Warranty in effect for lifetime of an individual home owner; otherwise, it is effective 40 or 35 years, depending on the shingle.

³ Now known as Tradition.

⁴ Now known as Timberline 25.

⁵ Now known as Monterey SBS Metric Polyglass.

⁶ Now known as Dura-Seal 20 Premium Metric Fiberglass.

⁷ Now known as Dura-Seal 25 Premium Metric Fiberglass.

⁸ Now known as Pro-25 SBS Metric Polyglass.

⁹ Now known as Alaskan SBS Metric Polyglass.

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