Functional vs. Cosmetic Damage Quick Card: The Central Scoping Battleground

1. THE GOVERNING LEGAL & TECHNICAL DISTINCTION

FUNCTIONAL DAMAGE (Covered Repair/Replacement)

Definition: Physical alteration that impairs the performance of the damaged component's intended function.

- **Roof Covering Purpose:** Waterproofing and weather resistance.
- **Asphalt Shingles:** Fiberglass mat bruising with granule displacement that exposes the underlying mat (eliminates UV protection, causes accelerated oxidation and waterproofing failure).
- **Impact Craters:** Surface depressions that deform drainage flow paths.
- **Sealant Strip Failure:** Fractured thermal seals compromising wind uplift resistance.
- **Standard:** Quantifiable reduction in ability to perform — *not an immediate active leak*.

COSMETIC DAMAGE (Carrier Policy Exclusion Target)

Definition: Alteration affecting visual appearance without diminishing structural integrity or waterproofing function.

- **Surface Scuff Marks:** Light surface abrasion without fiberglass mat exposure.
- **Minor Granule Loss:** Incidental loss without localized mat compromise.
- **Metal Dings:** Indentations in gutters, flashing, or trim without seam fracture, puncture, or water redirection.
- **Unfinished Wood Spatter:** Surface clearing of oxidation without splintering or splitting.
- **Policy Alert:** Cosmetic exclusions are standard in homeowner policies across TX, CO, MN, SD, and hail-belt states.

2. FIELD OBSERVATION & PHOTO PROOF MATRIX (ARTICLE CORE STANDARD)

Field Physical Observation	Governing Claim Call	Mandatory Photographic Proof Required in File
Dents / Spatter on Unfinished Wood No wood splitting, no puncture holes, component remains fully operational.	**COSMETIC — NO REPAIR** Function completely preserved. Matching/LKQ is separate dispute.	**Context + Close-up:** Scaled macro photo showing wood grain intact, plus contextual elevation photo establishing location and date/time.
Finish Fractured / Latches Bent / Glass Broken Protective coating pierced, window/door metal bent preventing latching, cracked glazing.	**FUNCTIONAL — R&R OWED** Waterproofing barrier or mechanical operation compromised.	**Failed Function in Frame:** Photo must capture the unlatched gap, pierced finish, or fractured glass pane — not merely surface marks.
Roof Mat Granule Loss: Hit Pattern vs Aging Localized loss in sharp circular impacts vs diffuse non-directional aging across slopes.	**NEEDS TEST SQUARES** Elevation consistency required. Do not call whole roof from fence spatter.	**Multiple Test Squares:** Chalked 10 sq ft test squares on each slope showing density consistency; scaled macro photos of soft, compressible bruised mat.
Interior Water Penetration Following Storm Water stains, wet drywall, or insulation beneath roof or exterior walls.	**PERIL BREACH REQUIRED** Water not owed just because it rained; needs storm-created opening.	**Exterior-to-Interior Causation Chain:** Continuous photographic line tracking storm-created wind/hail opening down to interior staining.

3. THE HAAG SHINGLE BRUISE PROBE-TESTING PROTOCOL

The probe test is the definitive field method to distinguish functional hail bruising from age-related weathering on asphalt composition shingles:

- **Tool:** Specialized blunt pick, calibrated mechanical probe, or blunt pick tool.
- **Procedure:** Press probe firmly into the center of suspected hail indentation.
- **Fresh Functional Hail Bruise:** Yields under probe pressure. Underlying asphalt/fiberglass mat is soft, ruptured, and depressible.
- **Age-Hardened Weathering:** Rigid, non-yielding surface resistance even where surface granules have loosened from weathering.

HAILSTONE SIZE & DAMAGE THRESHOLDS:

- **1.0 Inch Hail:** Capable of producing functional mat bruising on aged or embrittled asphalt shingles.
- **1.5 Inch Hail:** Consistently produces functional mat rupture and granule ejection on standard composition shingles.
- **Class 4 (UL 2218):** Resists functional impact damage up to ~2.0 inches.
- **Carrier Defense Note:** The carrier-cited "1.0-inch cutoff" is an arbitrary claim rule — it is *not an industry standard or building code*.

Material-by-Material Damage Framework & Photo Standards

4. EXTERIOR MATERIAL-BY-MATERIAL FUNCTIONAL SCOPE GATES

Material System	Damage Indicators & Functional Thresholds	Scope Line & Carrier Defense Strategy
Asphalt Shingles (3-Tab & Architectural)	• Mat bruising with exposed fiberglass matrix. • Impact craters affecting drainage flow. • Fractured thermal sealant strips compromising wind rating.	**R&R Composition Shingles:** Document average impacts per 10 sq ft test square. If damaged shingle is discontinued, matching failure drives full slope or full structure replacement.
Gutters & Downspouts (Aluminum K-Style / 1/2-Round)	• Circular dents with clean edges and raised rims. • Distinct from random accidental impact or linear installation deformation. • Spatter density consistent with roof slope impact count.	**R&R Gutters & Downspouts:** Document seamless run lengths and specialized profiles (half-round, heavy gauge). Spatter on gutters corroborates storm direction and hail intensity.
Painted Wood Trim & Fascia	• Surface paint film penetration. • Raised, fractured wood fibers at impact sites. • Longitudinal splitting along grain lines.	**Repair / Replace + Repaint:** Macro photos showing paint barrier breach. Distinguish from baseline alligatoring or peeling by presence of impact dent beneath coating.
Vinyl & Fiber-Cement Siding	• Vinyl: Spider-web fractures and split edges (hail > 1.5"). • Fiber cement: Surface chipping and core impact fractures at high energy. • Matching failure is the primary claim driver.	**R&R Siding Elevation / Full Structure:** Record manufacturer, profile, exposure, color name, and production stamp. Discontinued siding mandates full building wrap where matching laws apply.
HVAC Equipment (Condenser Units)	• Aluminum fins crushed/bent by 1.0"+ hail. • Heat transfer capacity reduced by 20% to 40%. • Housing puncture or fan blade mechanical distortion.	**Fin Comb Straightening vs Coil Replacement:** Beyond comb threshold, coil replacement is owed. Require certified HVAC technician evaluation report for full unit replacement.
Skylights & Windows (Glazing & IGUs)	• Cracked glazing or broken outer pane = immediate functional loss. • Extruded aluminum frames bent, binding sash operation. • Insulated Glass Units (IGUs): Seal failure from impact shock.	**R&R Window / Glazing / IGU:** IGU perimeter seal damage causes progressive desiccant exhaustion and future fogging. Legitimate scope item upon verifiable impact shock.

5. WIND DAMAGE CAUSATION & AERODYNAMIC ANALYSIS

WIND CAUSATION CHECKPOINTS:
• **Pattern Consistency:** Damage concentrated on windward elevation consistent with NOAA meteorological storm track.
• **High-Stress Aerodynamic Zones:** Missing shingles located at eaves, rakes, ridges, and hip corners.
• **Sealant Adhesion Check:** Adjacent intact shingles show bonded sealant — proves damaged tabs tore from wind load, not lack of initial installation adhesive.
• **Product Wind Rating:** 3-tab rated 60–70 mph; Architectural rated 110–130 mph. Compare against peak gust data.

COLLATERAL & CORROBORATION:
• **Windward Soffit & Fascia:** Blown-out soffits on windward side with intact leeward elevation confirms directional storm event vs age-related fastener rot.
• **Directional Granule Loss:** Wind-driven abrasion displaces granules exclusively from windward shingle face (contrast with diffuse non-directional age wear).
• **Outbuildings & Fences:** Low-resistance detached structures corroborate localized wind velocity at property.

6. EMERGENCY WEATHER-WALL & MITIGATION DEFENSE

MITIGATION STANDARD (ANSI/IICRC S500 LINK):
Temporary weather protection (tarping, board-up) is **emergency mitigation**, not an unconditional hurricane warranty. The contractor who boards a missing opening owns the craftsmanship of that temporary assembly — not Act of God water intrusion from secondary extreme weather, provided: (1) The assembly was built to sound mitigation specs; (2) Daily inspection logs are maintained; and (3) Written notice of weather holds is delivered to the property owner or general contractor if openings are left unsealed.