

30

YEARS to LIFE

Understanding lifetime limited
asphalt shingle warranties

by Maciek Rupa



Earlier this year, asphalt shingle manufacturers significantly increased the duration of warranty coverage for the most popular segment of the asphalt shingle roofing product market: laminated asphalt shingle products. Asphalt shingle manufacturers have replaced their “30-year laminated shingles” designation (based on product warranty length) with a “lifetime shingles” designation in their updated asphalt shingle product warranties.

GAF Materials Corp., Wayne, N.J., released an announcement Jan. 10 stating all GAF Materials laminated shingles installed after Jan. 1 automatically are covered by a lifetime limited warranty. Similar announcements from other asphalt shingle manufacturers followed, with a few exceptions.

However, when a company markets a warranty as a “lifetime” warranty, it does not necessarily guarantee satisfactory performance. It is important to consider why companies decide to extend warranties and whether a product’s performance history is adequate.

Changing the rules

Before the recently announced changes, many asphalt shingle manufacturers provided lifetime warranties only for their top-of-the-line products; top-of-the-line asphalt shingles typically use more raw materials, resulting in greater applied product weight and higher product prices. These products are a relatively small percentage of a manufacturer’s sales.

The updated warranties expand the range of products offered with limited lifetime warranties—almost industrywide—to include top-selling laminated shingles. Additionally, the warranties extend top-selling laminated shingles’ nonprorated coverage and wind damage coverage and raise maximum wind speed limits for wind damage coverage. (During a nonprorated warranty period, the customer receives the full value of the shingles’ cost. During a prorated period, the customer receives only a portion of the shingles’ cost.)

There is little financial exposure for manufacturers by extending the warranty. For example, the odds are slim a consumer will make a claim 38 years after buying the shingles. It is not really a financial liability for the manufacturers and likely won’t cost them anything.

As of press time, Atlas Roofing Corp., Atlanta; Building Products of Canada Corp., La Salle, Quebec; CertainTeed Corp., Valley Forge, Pa.; GAF Materials; IKO Manufacturing Inc., Wilmington, Del.; Owens Corning Roofing & Asphalt LLC, Toledo, Ohio; and PABCO® Roofing Products, Tacoma, Wash., have revised their limited asphalt shingle warranties to include limited lifetime coverage for all laminated asphalt shingles.

TAMKO Building Products Inc., Joplin, Mo., extended its nonprorated warranty period and wind damage warranty period and raised the wind damage warranty wind speed limits applicable to laminated shingles when the updated TAMKO Building Products shingle warranty took effect Feb. 1. TAMKO Building Products continues to provide a 30-year limited warranty for its top-selling laminated shingles.

Malarkey Roofing Products, Portland, Ore., has not revised its limited shingle warranty.

Limited shingle warranties

An asphalt shingle manufacturer typically makes available one limited shingle warranty document that provides warranty terms for its entire shingle product portfolio, including products recently rebranded as “lifetime shingles.” It



is important to read the warranty document carefully to identify the specific provisions applicable to the product being specified.

The overall length of a product's warranty coverage stated in an asphalt shingle manufacturer's warranty indicates the combined duration of nonprorated and prorated warranty periods. Initially, a nonprorated warranty is in effect; a prorated warranty period follows.

All asphalt shingle warranties for products sold in the U.S. and Canada are limited warranties. A limited warranty is any warranty that is not a "full warranty." With a full warranty, if the product is defective, a consumer can go back at any time and replace the product at any expense. A limited warranty restricts the remedy a consumer can receive. A limited warranty also can provide for limits on warranty transfers; a manufacturer's prerogative to choose between a refund or product replacement; and exclusions from warranty coverage.

An asphalt shingle manufacturer's product warranty is available at no additional cost to a consumer who buys a new asphalt shingle roof system.

An asphalt shingle warranty document includes a description of the warranty claim process. To register a valid warranty claim, customers are expected to follow specific instructions, which typically require submitting a proof of purchase, warranty claim form, photos and shingle samples to the manufacturer, seller or another entity named as the party providing the warranty.

For example, The GAF Smart Choice® Shingle Limited Warranty, effective for GAF Materials shingles installed after Jan. 1, names GAFMC Warranty Co. LLC, a subsidiary of GAF Materials, as the warrantor.

Manufacturers typically do not require consumers to register for warranties to obtain warranty coverage. However, language found in current Atlas Roofing and Malarkey Roofing Products asphalt shingle warranty documents indicates consumers must complete registration online or mail registration forms to qualify for warranty coverage. Manufacturers generally require a proof of purchase to honor an asphalt shingle product warranty.

It's important to know the specifics of warranties offered—for homeowners and other ownership types.

All asphalt shingle product warranties currently available in the U.S. and Canada provide for remedy only if shingles contain manufacturing defects that adversely affect performance; manufacturers determine whether shingles are defective. Defects in application labor are not covered by asphalt shingle warranties. Asphalt shingles typically are understood to perform adequately if they

do not leak and they resist wind-uplift forces within the warranty's specified wind speed limit. The warranties typically provide separate definitions of coverage and remedy for different performance issue categories.

During the initial warranty period, full cost of replacement shingles and installation labor (for re-cover installations only) typically are covered. Asphalt shingle manufacturers typically designate the nonprorated warranty period by their own marketing designations.

A few manufacturers also cover tear-off and disposal costs for specific products or in specific circumstances during the nonprorated warranty period. Underlayment and flashing materials' costs are not covered.

Coverage for the remainder of a warranty's length is limited to the cost of replacement shingles prorated by the amount of use received. It is important to be aware that costs to remove existing shingles and install new shingles are not included. Manufacturers provide product-specific proration formulas and dollar amount limits.

In addition to providing coverage for manufacturing defects, shingle warranties typically include separate terms pertaining to wind-resistance that do not mirror the coverage for manufacturing defects. For example, shingles' warranty against manufacturing defects may last for the original owner's life, subject to a proration schedule; however, the warranty against wind damage may be in effect for only 10 years.

If an asphalt shingle is marketed as algae-resistant, the warranty also will include specific provisions pertaining to resistance to algae staining. Warranty coverage for algae discoloration may be the shingles' replacement cost or limited to the cost of cleaning the affected shingles.

A significant amount of an asphalt shingle warranty's text is allocated for an "exclusions" or "limitations" section, which typically provides considerable detail about conditions or types of damage the warranty does not cover. Additionally, shingle warranties significantly may limit the length or scope of coverage applicable to shingles installed where specific roof system construction features are present; for example, nonventilated roof decks, roof slopes less than 4:12 (18 degrees) or geodesic dome deck construction.

Who is covered?

The lifetime warranty length, as well as certain other warranty provisions that vary by manufacturer, applies only to individual homeowners of single-family homes. With

other ownership or construction types—such as schools, churches and condominium associations—lifetime shingles are covered by 40- or 50-year warranties depending on the manufacturer and product.

Some manufacturers that introduced limited lifetime warranties for top-selling laminated shingles have provided explicit definitions for the term “lifetime.” Shingle warranties from Atlas Roofing, Building Products of Canada, CertainTeed and GAF Materials state “lifetime” is the period of time a roof system is owned by the original owner or the second owner if coverage was transferred according to the manufacturer’s requirements during a defined initial ownership period.

For example, the Atlas Roofing Limited Shingle Warranty allows one warranty transfer at a \$100 fee within the first five years following installation. The warranty does not provide for later transfers. Some other warranties contain warranty transfer limitations that vary depending on the product.

With regard to lifetime shingles, Building Products of Canada’s BP Shingle Limited Warranty allows one full warranty transfer at a \$100 fee within the first 10 years following installation. The warranty provides for two years of coverage from the date of transfer for transfers occurring later.

CertainTeed, GAF Materials and Owens Corning Roofing & Asphalt warranties allow one free warranty transfer. If transfer occurs during the nonprorated period (10 years for lifetime shingles), the second owner of GAF Materials or Owens Corning Roofing & Asphalt shingles is entitled to the same coverage as the first owner; the second owner of CertainTeed lifetime shingles is entitled to 40 or 50 years of coverage—depending on the product—beginning on the date of the original installation. If transfer occurs later, warranty length is reduced to two years following a change of ownership.

IKO Manufacturing charges a \$100 warranty transfer fee. The warranty for lifetime shingles provides for one full transfer within seven years of installation. If a transfer occurs later but still within the nonprorated period, the second owner is entitled to prorated coverage, which expires 15 years after the original installation date. If the transfer occurs outside the nonprorated period, the second owner is entitled to two years of prorated coverage.

Malarkey Roofing Products’ Shingle Warranty provides for one free transfer during the nonprorated period. The

second owner’s warranty is limited to 10 years from the date of transfer. Malarkey Roofing Products did not revise warranty terms applicable to its laminated shingles earlier this year and does not offer a lifetime warranty.

PABCO Roofing Products’ Limited Shingle Warranty allows one transfer of full warranty coverage during the



A roofing warranty’s length should not be the primary criterion when selecting a roofing product

nonprorated period for lifetime shingles. Subsequent transfers are unlimited in number, but all coverage is prorated after the second transfer.

TAMKO Building Products’ Fiberglass Shingle Limited Warranty is fully transferrable within five years of laminated shingles’ purchase. The warranty does not provide for transfers occurring later.

Nonprorated period

Nonprorated period length varies depending on the manufacturer and product. Nonprorated warranty lengths for top-selling laminated shingles covered by lifetime warranties currently are specified at 10 or 15 years. The change to lifetime warranties has the beneficial effect in some cases of significantly extending the nonprorated period length. The nonprorated warranty provisions represent the best value provided by lifetime shingle warranties for customers because the customers will be entitled to the full cost of the replacement shingles.

If a warranty claim is submitted during the nonprorated warranty period, a customer is afforded the maximum scope of remedy available under the warranty if the manufacturer determines the claim is valid.

Wind resistance

Laminated shingle warranties' wind damage coverage provisions were revised by all but one manufacturer earlier this year. The specifics vary by manufacturer but, in general, top-selling laminated shingles ascended to the levels of wind warranty coverage previously reserved for top-of-the-line shingle products. As a result, the prevailing wind warranty length applicable to top-selling laminated shingles now is 15 years.

In addition, asphalt shingle manufacturers offer two tiers of wind damage protection for laminated shingles. When four nails per shingle are used for installation, wind damage coverage applies up to a maximum wind speed of 110 mph (with the exception of Owens Corning Roofing & Asphalt Duration® shingles, which are covered up to a maximum wind speed of 130 mph with four-nail installation). When six nails per shingle are used and additional installation requirements are met, wind damage coverage applies up to a 130-mph maximum wind speed.

Additional installation requirements to obtain the 130-mph level of wind damage coverage vary by manufacturer. Building Products of Canada requires shingles at roof edges to be secured with a thin 4-inch-wide layer of plastic cement. GAF Materials, Owens Corning

Roofing & Asphalt, PABCO Roofing Products and TAMKO Building Products require their starter strip products to be used on eaves and rakes. CertainTeed and IKO Manufacturing require their starter strip products and hip and ridge cap products to be used; CertainTeed does not offer the 130-mph wind warranty for re-cover installations. Malarkey Roofing Products requires using its starter strip products and either its underlayment or hip and ridge cap products. To obtain a 130-mph laminated shingle wind warranty from Atlas Roofing, a complete Atlas Roofing roof system installation is required, including shingles, starter strip, hip and ridge cap and underlayment.

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Six-nail installation is more effective than four-nail installation to prevent wind damage to asphalt shingles before they seal. Six-nail installation does not improve wind resistance for shingles that have sealed as designed.

Asphalt Roofing Manufacturers Association (ARMA)-sponsored research performed leading up to the development of ASTM D7158, "Standard Test Method for Wind Resistance of Sealed Asphalt Shingles (Uplift Forces/Uplift Resistance Method)," determined that once asphalt shingles have sealed, the sealant bond strength determines asphalt shingles' wind-uplift resistance.

Based on the method in ASTM D7158, which was developed with ARMA's support, there is no technical justification for six-nail fastening required to meet the higher-tier wind damage protection requirements.

ASTM D7158

ASTM D7158 is the wind-resistance testing and classification standard for asphalt shingles that depend on sealant bond for wind resistance. The International Residential Code (IRC) for One- and Two-Family Dwellings, 2009 Edition prescribes compliance with ASTM D7158 testing procedures and classification requirements for sealant-bonded asphalt shingles.

ASTM D7158 uses a complex testing and calculation protocol to classify sealant-bonded asphalt shingles' wind resistance according to the maximum basic wind speed the shingles have been calculated to withstand. The basic wind speed is defined as a 3-second average gust wind speed in miles per hour at 33 feet above the ground in Exposure C category (open terrain). The code provides a figure with maximum basic wind speed region outlines traced over a U.S. map. Table R905.2.4.1(1) from the 2009 IRC illustrates the ASTM D7158 wind-resistance classification. (See the table.)

All laminated asphalt shingle products currently available in the U.S. are represented to comply with ASTM D7158 Class H requirements.

ASTM D7158's calculation methodology uses several standard engineering assumptions about the building environment defined in ASCE 7, "Minimum Design Loads for Buildings and Other Structures." Using these assumptions limits the applicability of ASTM D7158 classifications to shingles installed at a height of 60 feet or less in Exposure Categories B or C on buildings classified as Use Categories I or II.

The classifications do not apply to shingles installed on buildings more than 60 feet high, in Exposure Category D (flat unobstructed areas and large bodies of water), or on buildings classified as Use Category III (schools, nursing homes, jails) or Use Category IV (essential facilities). These environments usually require higher wind-

Table R905.2.4.1(1) Classification of asphalt roof shingles per ASTM D7158

Maximum basic wind speed from Figure 301.2(4) (mph)	Classification requirement
85	D, G or H
90	D, G or H
100	G or H
110	G or H
120	G or H
130	H
140	H
150	H

ASTM D7158 wind-resistance classifications from the 2009 International Residential Code

uplift resistances than those provided by ASTM D7158 classifications.

History repeating

Asphalt shingle manufacturers have made bold product warranty changes in the past, and competing manufacturers promptly have responded. For example, in January 2002, CertainTeed announced a product warranty length change—from 25 to 30 years—affecting its top-selling laminated asphalt shingles. Within a few weeks, other asphalt shingle manufacturers introduced their matching product warranty changes. It is worth noting essentially the same products were affected by industrywide warranty changes in 2002 and earlier this year.

Product warranty length has entered industry sales language as shorthand for market segment designation. This may be because distinguishing between asphalt shingle market segments based on product weight is not practical because few manufacturers publish product weights. A few manufacturers incorporated warranty length into product names within certain product families. For example, manufacturers included “25,” “30” or “40” as part of product names printed on shingle wrappers to differentiate between similar-looking but differently priced shingles. The manufacturers whose laminated shingle product labels used these numeric designations announced they would rename those products as they introduced lifetime warranties for laminated shingles.

Asphalt shingle manufacturers have made prolific use of shingle warranty lengths for marketing purposes. GAF Materials’ January announcement declared the reason manufacturers credit for this practice: “... studies show that the length of warranty coverage is the shingle attribute most highly valued by both property owners and contractors.”

NRCA long has advised consumers that a roofing warranty’s length should not be the primary criterion when selecting a roofing product because a warranty does not necessarily ensure satisfactory performance. Instead of focusing on warranty length, consumers, with roofing professionals’ assistance, should rely on in-place performance history when selecting roofing products to best serve their specific roofing requirements.

Significant concerns

Asphalt shingle manufacturers operate in a highly competitive market and, as history shows, find themselves

compelled to quickly match or one-up competitors’ marketing moves. When notable marketing changes take effect, manufacturers typically issue advisory bulletins addressing customer questions.

Customer advisory bulletins released earlier this year by some asphalt shingle manufacturers contain statements raising concerns about the technical basis for a nearly industrywide decision to immediately provide lifetime warranties for all laminated asphalt shingles.

For example, CertainTeed’s Lifetime Limited Warranty Announcement, dated Feb. 3, on www.certainteed.com states: “After having surveyed a cross section of contractors and distributors we have decided to demonstrate the strong confidence we have in the quality of our products.

All CertainTeed laminated shingles installed since 1/1/11 will bear a Lifetime Limited Warranty.”

The bulletin implies CertainTeed relies upon customer survey results to base its decision to significantly extend its laminated shingle warranty rather than to change its products.

IKO Manufacturing and Owens Corning Roofing & Asphalt released “frequently asked questions” bulletins on their websites to supplement their lifetime warranty announcements. The companies provide essentially identical answers to the question addressing the reason for warranty changes.

IKO Manufacturing states: “We have decided to upgrade our Limited Warranty to remain competitive with other manufacturers’ warranty offerings.” Owens Corning Roofing & Asphalt states: “Due to recent marketplace activity on fiberglass asphalt shingle warranties, Owens Corning Roofing & Asphalt LLC, is making our warranty changes to ensure that our products remain competitive for our customers and contractors.”

It is clear competition in the marketplace rather than technological advances relating to products’ durability was a primary driving force for the industrywide change regarding asphalt shingle warranties.

NRCA believes documented in-place performance is the primary indicator of a roof system’s service life. It follows that roofing warranty lengths principally should be based on empirical performance data. Consumers of asphalt shingle products should be aware the shift to lifetime warranties is a marketing decision and not technologically based. 🌐🔍

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