

# Shingle Comparison

## Class 3 vs Class 4

The following information is to ensure that when a customer purchases a certain type of shingle that they are fully aware of what they are purchasing:

### Class 3 Shingles

- **Impact Resistance:** Class 3 shingles can withstand the impact of a 1.75-inch steel ball dropped from 17 feet, providing moderate impact resistance.
- **Wind Rating:** Most Class 3 shingles are rated to resist wind speeds of up to 130 mph, though this can vary by manufacturer. This makes them suitable for areas with typical weather conditions but may be less ideal for regions prone to high winds.
- **Durability:** These shingles offer good durability in moderate climates but may not be ideal for areas with extreme weather.
- **Cost:** Class 3 shingles are more affordable than Class 4 due to their lower impact and wind resistance ratings.
- **Insurance Discounts:** Some insurance discounts may be available for Class 3 shingles, although these tend to be lower than for Class 4 shingles.

### Class 4 Shingles

**Impact Resistance:** Class 4 shingles, the highest impact rating, can withstand the impact of a 2-inch steel ball dropped from 20 feet, making them highly resistant to hail and other severe impacts.

**Wind Rating:** Class 4 shingles are often rated for wind speeds up to 130 mph, thanks to their reinforced construction and durability. Some brands may even offer ratings above 130 mph, providing enhanced protection in areas susceptible to high winds, such as coastal regions or areas with frequent storms.

**Durability:** Built to withstand severe weather, Class 4 shingles typically last longer and are less prone to damage from extreme conditions, including both hail and high winds.

**Cost:** Class 4 shingles are more expensive but offer greater long-term value in harsh climates, with reduced repair and replacement costs.

**Insurance Discounts:** Class 4 shingles often qualify for more substantial insurance discounts,

especially in areas prone to high winds and hail, which may help offset the initial cost.

### **When to Select Class 3 vs. Class 4**

- **Class 3:** Choose Class 3 shingles in areas with moderate weather conditions, where severe hail or extremely high winds are rare. These shingles balance cost and performance but may not provide sufficient wind resistance in storm-prone regions.
- **Class 4:** Class 4 shingles are ideal in areas with frequent severe weather, including high winds and hail. They provide optimal durability, especially in regions where high wind speeds or large hail are common, making them a worthwhile investment for both longevity and peace of mind.

In summary, Class 4 shingles generally provide higher wind and impact resistance than Class 3, making them preferable in areas with severe weather patterns. However, Class 3 shingles may be suitable in milder climates with minimal hail and moderate wind conditions.