



Roof Warranties 101: What Homeowners Need to Know Before Signing

A Plain-English Guide for Families in Burlington, Camden, and Gloucester Counties.

BROUGHT TO YOU BY T.A. HUGHES III ROOFING

Your Roof Actually Has Two Different Warranties



1. Manufacturer Warranty

Covers the materials themselves (shingles, underlayment). It protects you against defects in the product, such as cracking or unusual granule loss.



2. Workmanship Warranty

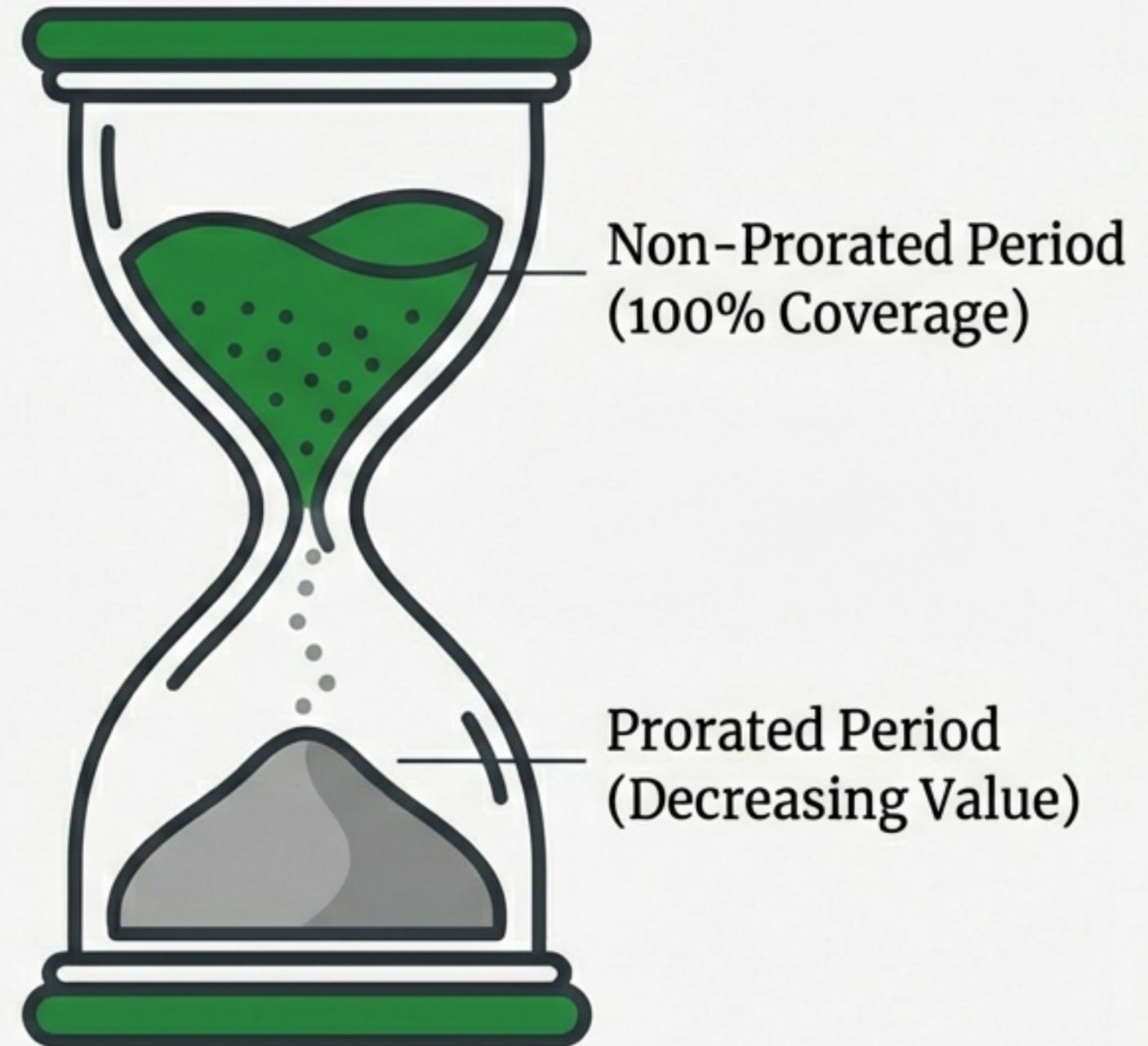
Covers the labor and installation quality. This is provided by your specific contractor (e.g., **T.A. Hughes III Roofing**).

Key Insight: A manufacturer will rarely cover a leak caused by a contractor nailing a shingle incorrectly. You need both pillars for total protection.

Decoding 'Limited Lifetime' and 'Prorated' Coverage

- **“Lifetime” isn’t YOUR lifetime:** It refers to the expected commercial life of the product system.
- **Non-Prorated:** You get full coverage for a set period (e.g., the first 10–20 years).
- **Prorated:** After the initial period, the coverage value decreases as the roof ages. You may only receive a percentage of the replacement cost.

Bottom Line: Read the fine print to see exactly when the “non-prorated” period ends.



What Is Typically EXCLUDED From Coverage?

Storm Damage

Warranties cover defects, not disasters. Hail, tree impacts, and wind damage beyond the rating are handled by Homeowner's Insurance, not the shingle warranty.



Normal Wear & Tear

Fading color and minor granule loss over time are considered normal aging.

Improper Maintenance

Issues caused by clogged gutters or debris buildup are the homeowner's responsibility.

Poor Workmanship Voids Material Warranties

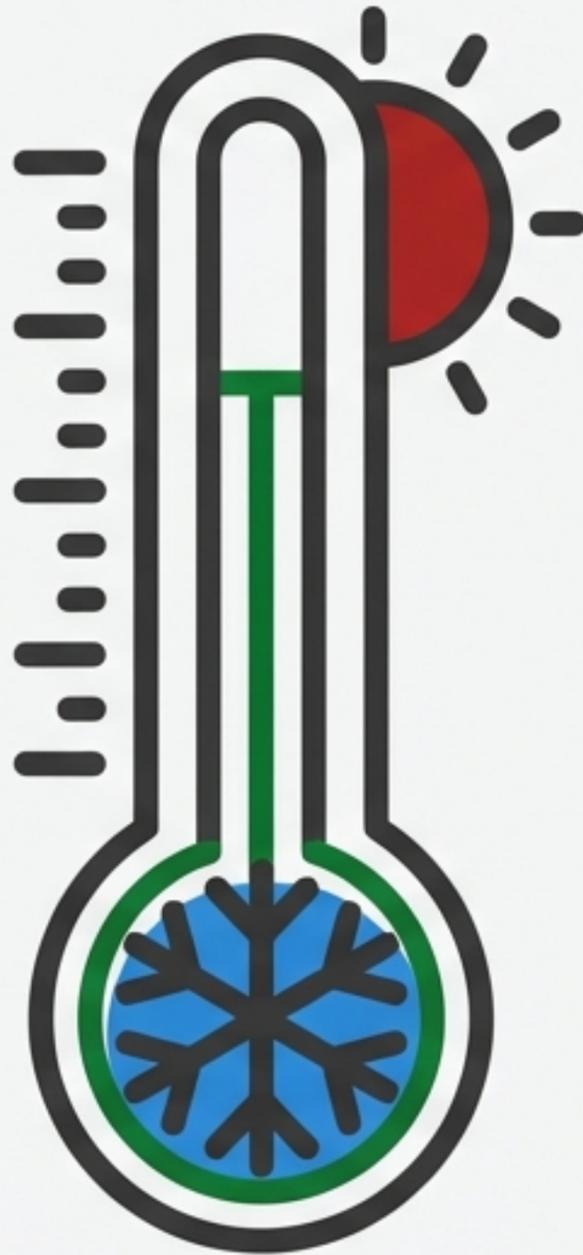


Common Fatal Errors

- Incorrect nailing patterns
- Poor flashing placement around chimneys
- Inadequate attic ventilation (which “cooks” shingles from beneath)

The Critical Link: Manufacturers often explicitly state they will NOT cover damage caused by “improper application.” Your material warranty is only as strong as the installer holding the hammer.

The NJ Factor: Freeze-Thaw Cycles and Ice Dams



The Climate Challenge

South Jersey experiences rapid freeze-thaw cycles that expand cracks and test flashing.

The Ice Dam Clause

Many warranties exclude leaks from ice dams unless specific “Ice & Water Shield” membranes are installed at the eaves and valleys.

Local Insight

In Burlington, Camden, and Gloucester Counties, proper underlayment is not optional—it is a warranty necessity.

How to Keep Your Warranty Valid



1. Registration is Key

Most manufacturers require product registration within a short window (e.g., 30–60 days) after installation to activate full coverage.

2. Document Everything

Keep proof of purchase, the installation date, and contractor certification info in a safe place.

3. Regular Maintenance

Schedule seasonal inspections (Spring/Fall) to clear debris. Avoid DIY patches, which can void coverage.

Passing the Protection to the Next Owner



Transferability

Many high-quality warranties are transferable to a new homeowner, which can be a strong selling point for your home.

The Catch

This process is rarely automatic. It often requires notification to the manufacturer and sometimes a transfer fee within a set time limit during the sale.

Real Scenario: Don't let a buyer lose coverage because the paperwork wasn't filed during closing.

Why GAF Certification Matters for Your Warranty

The Trust Connection

Manufacturers like GAF offer extended, stronger warranties only when the roof is installed by a factory-certified contractor.



The T.A. Hughes Standard

As a GAF Certified Roofing Contractor serving NJ for 35+ years, we unlock coverage options that average coverage options that average 'truck and ladder' roofers cannot offer.



Peace of Mind

Certification means the manufacturer trusts our workmanship enough to back it up financially.

Don't Just Sign—Understand Your Protection

The Smart Approach: A warranty is only as good as the installation and maintenance behind it.

Your Next Step: Schedule a free inspection with **T.A. Hughes III Roofing**. We will review your current roof's status or plan a new installation with crystal-clear warranty terms.



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Serving Burlington, Camden,
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T.A. HUGHES III ROOFING — PROTECTING NJ FAMILIES FOR OVER 35 YEARS.