

Home Roof Damage & Home Insurance Tips

By Basil Housewright

Recent storms have put our roofs to a test. If you have issues which appear to be minor roof leaks with no missing shingles, holes in roof, etc... I would suggest getting a roofer to take a look at your roof before filing a home insurance claim. Find a local, established, reputable roofing company and have them look at your roof to assess damage. During heavy rains a small hole can leak a large amount of water into your home. Repairs for small holes like a missing nail or 2 are repaired for a small fee typically much less than your home insurance policy deductible. Be there when the roofing company rep is at your home and make sure they actually get on your roof and assess the damage if any. If they just walk around the home and look from the ground typically most damage cannot be accurately assessed and they are just hoping you have damage and they can get the job of replacing your roof. Years ago after a hail storm I had a lady who identified herself as a roofing company rep knock on my front door and tell me I had substantial damage to my roof and needed it replaced and she could help my get a new roof for free from my insurance company. She left pretty fast when I told her my roofer just finished replacing it 2 days prior.

With this recent storm as we do with most large storms there are a very large number of claims filed for POTENTIAL roof damage and after insurance adjuster inspections are being closed with \$0 paid due to no damage or minimal damage which is less than the home insurance policy deductible. NOTE a home insurance policy is not an agreement with the homeowner to come out and INSPECT your home after a storm for POTENTIAL DAMAGE. You are not paying for a home inspection to see IF your home has damages you are paying for payment for damages to your home above your insurance policy deductible. When we have large volumes of claims out-of-town Independent Catastrophe adjusters come in to take care of the overload on local company adjusters. They work for the insurance companies by the claim which for a residence can be \$2,000 or more per home (dang expensive for a home inspection for POTENTIAL damage). Roofers and all contractors for that matter will typically always come and give you a no obligation, no cost inspection to determine damage and provide a no obligation, no cost estimate of cost to replace or repair damages. If the damage estimate is over you deductible then by all means this is time to file a claim as this is what you have home insurance for. Claims drive the cost of home insurance so the work of adjusting claims which should have never been filed results in higher insurance rates for all.

If you do file a home insurance claim HAVE YOUR ROOFER/CONTRACTOR MEET THE ASSIGNED ADJUSTER WHEN THEY INSPECT YOUR HOME. IN FACT IF THEY ARE A GOOD ROOFER/CONTRACTOR THEY WILL STRESS THEY NEED TO BE THERE TO MEET THE ADJUSTER. Because if the roofer/contractor is stating you have significant damage over your deductible then they need to be able to demonstrate and show where this damage is and justify to the Adjusters what they are telling you. If they refuse to meet with your assigned adjuster, delay the adjuster and get another roofer/contractor as they just told you they are unworthy of your business. Insurance companies are writing very big checks in large volumes and paying what they owe and no more. Follow these tips and you can get what is your rightful share if applicable. I was on my roof with my roofer and assigned adjuster just this week and looks like I will get a full roof replacement. Before we started climbing around and pointing out areas hard to inspect due to the steep slope the adjuster was viewing only minimal visible damage. I have a good roofer who is a local, established, reputable roofing company not afraid to do the work to get the work. If I had let the Adjuster on the roof by himself I would probably be getting a claim denial letter due to minimal observed damage requiring minor repairs under my deductible as my roof has minimal leaking in one area and there are very few missing shingles. In fact my roofer pointed out a lot of damage I could not see either. Just let you contractor do the work and hire established and local so they will be here when the next storm blows through if you have future issues with the work.

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