

Things to Know About Roof Damage Claims

By Basil Housewright

In the past few months we have had several wind and hail related storms in our area. As a result many have been receiving flyers, business cards with notes and visits for free roof assessments to determine if you have roof damage and as a result are being informed you do have roof damage and need a roof replacement. We recommend having a local, established roofing contractor take a look at your roof to provide a 2nd opinion of the situation. Insurance Companies will not send out anyone to “just make an inspection” as this would be cost prohibitive. They will only send out a representative if you officially file a claim on your home insurance policy. We recommend the 2nd opinion mentioned above before filing a claim.

So you've reported roof damage to your home insurance company. Now what?

How is roof damage evaluated?

The Insurance Company will send a field adjuster to your property to examine the roof surface to determine if there is damage and, if so, the cause of the damage. We recommend you have your roofer meet the field adjuster for this.

What happens if a roofer says the roof is damaged and the field adjuster says it is not?

If you alert the Insurance Company of the conflicting opinions, they will likely send an expert out to your property to inspect the roof to get a fresh assessment of the roof to see if the conflict can be resolved. Typically the Insurance Company will also request a copy of the roofer's report indicating the roof is damaged. Be cautious of roofers going door-to-door offering to assess your roof. Their motivation is to sell you a new roof and not necessarily assess whether you actually have damage covered by your insurance policy. *Bottom Line: If they do not sell you a new roof, they do not make money.*

Is the field adjuster always able to make that determination from their first visit?

No. Sometimes a further inspection is required to assess the cause and nature of the damage. This is especially true in situations where the roof is older and close to the end of its useful life. In this instance, Insurance Companies will likely retain the services of a roofing contractor or engineer to inspect the roof.

Is roof damage always covered under an insurance policy?

No. A roof that requires repair or replacement because of age or wear and tear is generally not covered. Likewise, a roof that was improperly installed, has manufacturing defects, or has damage as a result of a lack of maintenance is generally not covered. However, ensuing losses may be covered.

Why do the inspectors use chalk on the roof?

There are standards for the assessment of roof damage which involve looking at a test section of the roof on each slope to determine the severity and nature of damage. The inspectors use chalk to define each test section and mark identified damage in the test section. That information is then applied to the balance of the slope of the roof to provide an assessment of the whole roof.

Roof replacements are one of the largest sources of home insurance claims and are an expensive process so this issue is getting much attention in the home insurance industry currently. Many home Insurance Companies are taking measures such as limiting the roof coverage on their policies to a degree that after a certain age of the roof is reached the coverage % decreases each year to a point whereby very little of the replacement cost is provided by the policy. This may very well become a home insurance industry approach to the issue. Time will tell.

Basil is manager of Texans Insurance & Financial Group, Inc a local Independent Insurance Agency operating in Sugar Land since 1991. He can be reached at (281) 277-7800, Fax (281) 277-7801, E-Mail – basil@texansinsure.com.