

How to Get Insurance to Pay for a New Roof in Texas: A 2026 Guide

Understanding Your Homeowners Policy and Storm Damage Coverage

After a hailstorm ripped through my neighborhood in Plano Texas last spring, I saw half the block get new roofs while the other half fought with their insurance companies for months. The difference usually came down to one thing: knowing what your policy actually covers before you call your adjuster. If you want to get insurance to pay for a new roof, you need to start with the fine print, not the phone book.

In Texas, standard Homeowners Policies typically cover "sudden and accidental" damage from wind, hail, fire, and falling objects. But they exclude wear and tear, neglect, and most cosmetic damage unless your policy includes a specific endorsement. The Texas Department of Insurance mandates that insurers clearly explain these exclusions, but the burden still falls on you to read your declarations page and understand terms like Replacement Cost Value and Actual Cash Value.

Replacement Cost Value vs. Actual Cash Value: The Key Difference

Your insurance payout hinges on whether your policy pays Replacement Cost Value or Actual Cash Value. RCV covers the full cost to replace your roof with similar materials at today's prices. ACV subtracts depreciation based on the roof's age and condition. If you have a 15-year-old CertainTeed asphalt shingle roof and a hailstorm causes damage, an ACV policy might only pay half of what a roofer charges. A policy that pays RCV could cover the entire replacement, minus your deductible.

The Insurance Institute for Business & Home Safety publishes studies showing that proper attic ventilation and material quality significantly affect roof longevity. But that doesn't help you when your adjuster hands you a check based on ACV. In my own claim, the difference between RCV and ACV on a 12-year-old roof was nearly \$8,000. The only way to [get insurance to pay for a new roof](#) at full replacement cost is to have RCV coverage on your dwelling limit. Check your policy for the language "replacement cost loss settlement" or "full replacement cost." If you see "actual cash value," call your agent before the next storm hits.

Covered Perils in Texas: What the Policy Actually Says

Texas homeowners face unique weather risks. Hail, wind, tornadoes, and wildfires are common. FEMA data shows that Texas leads the nation in hail-related property damage. But not all wind or hail damage is created equal. Your adjuster may argue that old, brittle shingles

simply failed from age, not from the storm. That is where documentation and a good roofing contractor become critical.

The National Roofing Contractors Association recommends keeping a file of roof maintenance records, photos, and receipts. If you have a 20-year-old roof that has never been inspected, the insurer might claim pre-existing wear and tear. But if you can show that the roof was in good condition before the storm, you have a stronger case. RoofingContractor.com publishes checklists for homeowners that include taking dated photos of your roof before storm season. It feels paranoid until you need it.

The 8-Step Claim Process: What to Expect

Filing a roof claim involves more than a phone call. Here is the sequence I have seen work for dozens of homeowners in Austin Texas and beyond:

1. Document the damage with photos and videos from multiple angles. Include the ground, the roof surface, and any interior leaks.
2. Make temporary repairs to prevent further damage, like tarping a hole. Keep all receipts; your policy may reimburse you.
3. File your claim with your insurer promptly. Texas law allows reasonable time, but delays can hurt your payout.
4. Meet the adjuster on site. Have your roofer present if possible. AdjusterPro training materials emphasize that having a contractor there helps ensure nothing is missed.
5. Receive the initial estimate. This is usually based on ACV unless you have RCV coverage.
6. Submit a Supplement Claim if the adjuster misses items like underlayment, ice and water shield, or drip edge.
7. Negotiate with the insurer. Provide contractor bids, material invoices, and HAAG Roofing measurement reports to justify costs.
8. Receive the final payment, minus your deductible, after the work is completed and inspected.

Missed supplements are one of the biggest reasons homeowners end up underpaid. A standard adjuster estimate might list "remove and replace shingles" but skip the cost of felt underlayment, new flashing, or ventilation. The Insurance Institute for Business & Home Safety has found that improper underlayment installation is a leading cause of premature roof failure. Do not accept an estimate that ignores these components.

When the Initial Estimate Falls Short: Supplement Claims and Escalation

Your adjuster's first estimate is rarely the final word. In my own case, the adjuster from a major carrier missed the need for a new cricket behind the chimney and the cost of certain drip-edge profiles. I had my roofer prepare a detailed supplement using HAAG Roofing guidelines. The supplement came to about \$3,200 more than the initial estimate. After two weeks of back and forth, the insurer approved it.

If your claim is denied or underpaid, do not give up. The Texas Department of Insurance handles consumer complaints and can mediate disputes. You can also request a re-inspection from a different adjuster. Some homeowners hire a public adjuster, especially for large claims. Angie's List and the Better Business Bureau list licensed public adjusters, but check their credentials. A good public adjuster can often recover thousands more than their fee costs.

Common Denial Reasons and How to Avoid Them

Insurers deny roof claims for several recurring reasons. Here are the most common and how to address them:

- Pre-existing wear and tear: Counter with maintenance records and a contractor's inspection report showing the roof was sound before the storm.
- Improper installation: If the roofer failed to follow manufacturer specs, the claim might be denied. The National Roofing Contractors Association recommends using certified installers.
- Cosmetic damage only: Some policies exclude cosmetic damage to shingles unless they affect the roof's function. Get a roofer to document functional impairment, such as leaks or exposed underlayment.
- Late filing: File within a few days of the storm. FEMA and state disaster declarations can extend deadlines, but do not rely on that.
- Missed deductible: You pay the deductible, but if your policy has a separate wind/hail deductible (often 1% or 2% of dwelling coverage), that can be thousands of dollars. Know your number before you file.

FLASH, the nonprofit focused on disaster safety, offers free guides on how to prepare for storm season. Their materials stress that the best time to review your policy is before a storm, not after.

Working with Your Roofer: What They Can and Cannot Do

A good roofing contractor is your best ally, but they cannot guarantee your claim will be paid. Your roofer can provide a detailed estimate, accompany the adjuster, and help write a supplement. They should never pressure you into signing an Assignment of Benefits (AOB) that lets them negotiate directly with the insurer. Some AOBs are fine, but others can lead to disputes over pricing and scope. The Texas Department of Insurance warns homeowners to read AOBs carefully.

RoofingContractor.com and the Better Business Bureau both recommend getting at least three bids and checking each contractor's license and insurance. In Austin Texas, where I live, hail claims are common enough that most roofers know the supplement process inside out. But that does not mean every roofer is honest. Angie's List reviews and personal referrals matter more than a low bid.

Final Thoughts: Your Preparation Determines Your Outcome

Getting a new roof paid for by insurance is not about luck. It is about understanding your Homeowners Policy, documenting everything, and being willing to challenge a low estimate. The phrase "get insurance to pay for a new roof" sounds simple, but the process involves careful reading, persistence, and sometimes professional help. Start by checking whether you have RCV or ACV coverage. Then review your policy for exclusions and deductibles. If a storm hits, act fast, document thoroughly, and do not accept the first check as final. The difference between a full replacement and a partial payout often comes down to a single supplement form and a phone call to the Texas Department of Insurance.