

Is It Worth Claiming Roof Damage on Insurance?

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Roof damage is never fun to deal with—but when it happens, one of the biggest questions homeowners face is:

“Should I file a roof damage insurance claim or just pay out of pocket?”

If you're wondering **does house insurance cover roof damage** or **how to get your insurance company to pay for a new roof**, this guide walks you through the process, pros and cons, and what to do next.

What Type of Roof Damage Does Insurance Cover?

Most homeowners insurance policies cover roof damage—but only when it's caused by specific “covered perils.” These usually include:



- Wind or hailstorms
- Falling trees or debris
- Fire or lightning
- Vandalism

However, insurance **typically doesn't cover** roof damage caused by:

- Poor maintenance or prior faulty installation
- Age and general wear and tear
- Mold, rot, or algae

Related Resource: [Signs You Need a Roof Replacement](#)

When NOT to File a Claim

Filing a claim may not always be your best bet. You might want to handle the cost yourself if:

1. The damage is **less than your deductible**
2. Your roof is **20+ years old**
3. You've filed recent claims and want to avoid higher premiums

In these cases, a [roof repair](#) or [affordable replacement](#) might make more sense.



Pros and Cons of Filing a Roof Damage Insurance Claim

Pros:

- Reduced out-of-pocket cost for major damage
- Peace of mind during storms
- May cover full replacement depending on the policy

Cons:

- Premiums may rise
- Claim denial is possible
- Filing too often can reduce future eligibility

Explore More: [Roofing Warranties](#)

How Roof Age and Maintenance Affect Your Claim

If your roof hasn't been maintained—or if it's past a certain age—insurance may only offer **actual cash value (ACV)** instead of **replacement cost value (RCV)**.

Pro Tip: Schedule an [annual inspection](#) to document roof condition and identify issues before they escalate.

Step-by-Step: Filing a Roof Insurance Claim

- Schedule a [professional roof inspection](#)
 - Take photos/videos of the damage
 - Contact your insurance provider
 - Meet with your adjuster
 - Repair or replace your roof based on the settlement
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Why You Should Call a Roofer First—Not Insurance



Your insurance company works for themselves. A roofing contractor works for **you**

1. Help document damage accurately
2. Provide repair or replacement estimates
3. **Advocate** during the adjuster's visit

Related Service: [Emergency Leak Repair](#)

What If Your Claim Is Denied?

Insurance claims can be denied for many reasons:

1. Damage blamed on aging or lack of upkeep

2. Claim filed too late after the incident
3. Insufficient documentation

Avoid delays by scheduling your [inspection](#) ASAP after damage occurs.

FAQ: Homeowners Insurance & Roof Damage

Q: Does house insurance cover roof damage from storms?

Ans: Yes, but only if your policy includes wind/hail coverage and your roof has been maintained.

Q: Will my insurance rates go up?

Ans: They could—especially if you've filed claims before.

Q: What's better—repair or replace?

Ans: It depends. Our [roof repair vs replacement](#) guide helps you decide.

Still Unsure? We Can Help.

Filing a **roof damage insurance claim** can feel overwhelming—but it doesn't have to be. At Vertex Roofing, we've helped countless Utah homeowners navigate the insurance process and get the protection they deserve.

 **Based in Salt Lake City.**

 **[Request a Free Inspection](#)**

Helpful Pages:

1. [Roof Damage Insurance Claims & Inspections](#)
2. [Storm Damage Roof Repair](#)
3. [Roof Replacement in Salt Lake City](#)