

Roof Damage Insurance Claims and Inspections

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Your home's roof may be one of the most important parts of the entire structure, which is why many people will make sure roof insurance is included in their homeowner's insurance policy. [Once the roof is damaged and causing water leakage into the home](#), you can expect more extensive damage to the home's hidden beams and joists, along with interior water damage to walls, floors, and furnishings.

You will need to supply documentation and proof of damage to get your [roof repaired](#) under the dwelling coverage portion of your homeowner's policy. When choosing an expert roofing service to perform repairs or replacements, make sure they document the roof damage to support their service estimate. [According to Allstate Insurance](#), your roofing reimbursement will depend upon the age of your roofing system, the total reimbursement may be prorated to cover the depreciated value of your roof. You also may have a deductible to pay before your roof insurance kicks in.

What to Expect from a Roof Inspection

Your home's insurance policy is meant to cover unexpected damage to your home's roof - from unexpected events. A roof inspection will be performed by an insurance company representative to verify the damage and determine what is and what is not covered. Most importantly, they will be looking to verify the information on your roof insurance claim to make sure the damage was caused in the manner as stated.

Before disaster strikes, make sure your roof insurance covers all possible roof perils, including wind and hail damage. If a [roof inspection](#) determines your roof is failing due to a lack of maintenance, normal wear and tear, or not performing reasonable repairs, it is likely that your insurance claim will not pay for a roof replacement, repairs or any other damage that has resulted.

Filing a Roof Damage Insurance Claim

In an ideal situation, a [roof damage insurance claim will cover](#) the cost to replace or repair your roof to its pre-loss condition. But if an inspection shows signs of previous damage or lack of maintenance, they may dispute certain parts of your insurance claim. The adjuster, as hired by the insurance company has the final say. Sometimes they have an inspector that will look for specific ways to deny your property damage claim.

This is why *it is crucial to document all problems with your roofing system and all the events that lead to the property damage.*

Roof Damage that is Typically Covered by Roof Insurance

- *Wind, rain, and hail damage*
- *Collapse due to snow and ice*
- *Fallen trees or limbs*
- *Vandalism*
- *Fire*

What is NOT Typically Covered

1. *Regular wear and tear*
2. *Damage caused by lack of maintenance*
3. *Damage resulting from poor repairs*
4. *Possibly a roof that is deemed "too old"*
5. *If the damage was the homeowner's fault*
6. *Perils that are specifically excluded:*

Make sure you roof insurance covers all the perils that are possible for your climate and your community. [Damages or a roof replacement](#) due to lightning, explosion, fallen aircraft, or burst pipes are some examples of extraneous damages that may not be covered.

Tips for Making a Roofing Insurance Claim

1. *Check your roof after a major storm that features hail or strong winds*
2. *Contact your insurance company's 24/7 claims line immediately*
3. *Secure open roof portions with a tarp to limit further damage*
4. *Consider hiring a public claims adjuster to handle your insurance claim*

These tips can help make sure you receive full compensation for any roofing damage that is covered under your homeowner's insurance policy.

[Contact Vertex Roofing for help!](#) We are a full-service roofing company in Salt Lake City, Utah

We know how important your roof is to the safety of your family and the security of your assets. [With 15 years of experience](#), we work hard to handle [all repairs quickly and professionally](#). We offer a full 50-year workmanship warranty on new roofs. Our team at Vertex Roofing is trained and [certified to install any roofing material](#) you want for your home. When you come to us, we have a [complete satisfaction guarantee](#). [Call for a free estimate](#) and take advantage of our [24 hr quick quote service](#). We are a preferred, licensed contractor for many homeowners and business within the community, and [we offer special financing](#) for 60 months on approved credit.