

Will Insurance Cover a Roof Replacement?

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Vertex Roofing

August 13, 2025



Understanding If Your Roof Replacement Will Be Covered by Insurance

A roof leak or storm damage can quickly turn into a major headache. The real stress usually comes when you start wondering if your homeowner's insurance will actually help cover the cost. Many Utah homeowners are surprised to learn that coverage isn't a simple yes-or-no answer. It depends on the cause of the damage, the type of policy you have, and even the age of your roof.

If you're in Salt Lake City and facing roof damage, this guide will walk you through exactly what to expect, how to handle the claims process, and ways to improve your chances of getting your replacement approved.

What We'll Cover:

Will Insurance Pay for Your Roof Replacement?

In most cases, insurance will cover roof replacement if the damage is caused by a sudden and unexpected event. That includes storms, falling trees, hail, fire, or other accidents. If your roof is simply old, worn out, or poorly maintained, your insurer is likely to deny the claim.



Typical covered events include:

1. Hail or windstorm damage
2. Tree or debris impact
3. Fire or smoke damage
4. Sudden leaks from a covered peril

Not typically covered:

1. Gradual wear and tear
2. Poor workmanship or improper installation
3. Damage from neglect or lack of maintenance
4. Certain age-related exclusions (often roofs over 15-20 years)

Here's the thing: insurance companies write policies to limit payouts where possible. Understanding your specific coverage terms before a loss occurs is critical.

Key Factors That Can Affect Coverage

Even if the cause of the damage seems straightforward, several details can determine whether your claim is approved.

1. Type of Policy

1. **Actual Cash Value (ACV):** Pays for the roof's current value after depreciation. You'll receive less if your roof is older.
2. **Replacement Cost Value (RCV):** Covers the cost of replacing the roof at today's prices, without depreciation.

2. Age of the Roof

1. Many policies have reduced coverage or added exclusions for roofs that are over 15 years old.

3. Previous Condition and Maintenance

1. If your roof had existing damage before the event, the claim may be denied.
2. Insurers may ask for inspection records or proof of maintenance.



4. Local Building Codes

1. In Utah, certain code upgrades may be required during replacement. Some policies cover these, others don't.

For more insights on [what to expect from your roof inspection](#), check our detailed guide.

How to File a Roof Insurance Claim

Taking the right steps early can make the difference between an approved claim and a rejection.



Step 1: Document the Damage

Take clear photos and videos of the damage, both close-up and wide shots. Include date and cause if known.

Step 2: Get a Professional Roof Inspection

A licensed local roofer can provide a written report that helps your insurance adjuster understand the extent of damage.

Step 3: Notify Your Insurance Company

File your claim as soon as possible after the incident. Many policies have strict time limits.

Step 4: Meet the Adjuster

Be present during the adjuster's visit. Have your roofer there, if possible, to answer technical questions.

Step 5: Compare Estimates

Review the insurance estimate against your contractor's bid to ensure nothing is missing.

Step 6: Approve Work and Track Progress

Once approved, keep records of all work done for the final claim payout.

Learn more about [how to submit an insurance claim for your roof](#) to make the process smoother.

Understanding Deductibles and Depreciation

Your deductible is the amount you pay before your insurance kicks in. For example, if your deductible is \$2,000 and your roof replacement costs \$12,000, the insurer would typically cover \$10,000.

With ACV policies, depreciation can significantly reduce payouts. A 15-year-old roof might lose more than half its value on paper, leaving you to cover the difference. RCV policies reimburse the full replacement cost, but you may receive payment in two installments: one initially and the second after proof of completion.

For related guidance, see [roof damage insurance claims and inspections](#).

What to Do If Your Claim Is Denied

A denial doesn't have to be the end of the road.

1. **Ask for a written explanation** of why it was denied.
2. **Request a reinspection** and provide additional documentation.
3. **Bring in a third-party inspector** for an unbiased report.
4. **Appeal the decision** if you believe the denial was unfair.

In our experience, homeowners who get a detailed, local contractor's report have a much higher chance of success on appeal.

Local Roofing Considerations for Utah

Salt Lake City roofs face unique challenges - from heavy snow loads in winter to hailstorms and strong summer winds. These weather events are often covered by insurance, but the success of a claim still depends on thorough documentation and clear

policy terms.

It's also worth noting that Utah's dry climate can cause asphalt shingles to become brittle over time, which may contribute to age-related exclusions. Staying on top of maintenance can strengthen future claims.

Discover [why attic ventilation is crucial for your roof](#)'s longevity and maintaining coverage eligibility.

At Vertex Roofing, we've spent over 15 years helping Salt Lake City homeowners navigate insurance claims for roof replacements. We know what adjusters look for, how to document storm damage effectively, and how to ensure your replacement meets both code and warranty standards.

Our inspections are detailed, straightforward, and focused on maximizing your coverage benefits without unnecessary delays.

Read more about and why so many homeowners rely on our expertise.

Ready to Take the Next Step?

If you suspect your roof damage may be covered by insurance, don't wait until the next storm makes it worse. A quick inspection now can save weeks of frustration later.

Schedule a [free, no-pressure roof inspection](#), and we'll prepare the necessary documentation for your insurance company to make an informed decision.

Protect Your Home and Your Investment

Your roof is one of the most expensive parts of your home to replace, and one of the most important. Knowing when insurance will step in can save you thousands and reduce stress when damage happens.

If you're unsure about your coverage or think you may have a valid claim, let's talk. We can inspect your roof, explain your options, and help you take the next right step.