

Navigating the Texas Roof Claim Process: What Homeowners Need to Know

Covered Damage and What to Look For

Not every dent or loose shingle means your claim will be approved. Standard homeowner policies in Texas typically cover hail damage, windstorm damage, and damage from falling objects. But they usually exclude wear and tear, neglect, and cosmetic flaws. That distinction matters. If your asphalt shingles are old and brittle, an adjuster may argue the damage is pre-existing. I have seen claims denied simply because the roofing material had visible granule loss before the storm hit.

Metal roofs and tile roofs handle hail differently. A metal roof may dent but stay watertight, while a tile roof can crack and allow leaks. Insurers often treat these differently. A dented metal roof might be considered cosmetic and not covered, while a cracked tile is a functional loss. Knowing your roof type helps you argue your case. The Texas Department of Insurance provides guidelines on what constitutes covered damage, but the adjuster on your property makes the final call.

RCV vs. ACV: The Numbers Game

Two acronyms will dominate your claim: RCV and ACV. RCV stands for replacement cost value, meaning the insurer pays what it costs to replace your roof with similar materials at current prices. ACV stands for actual cash value, which is RCV minus depreciation. Most policies start by paying the ACV, then release the withheld depreciation after you complete the work and submit receipts. This is where many homeowners get stuck. They receive an initial check that seems reasonable, but it does not cover the full cost of the job.

Depreciation is calculated based on the age and condition of your roof. A 15-year-old asphalt shingle roof may carry a high depreciation percentage, leaving you with a small ACV payout. That initial check might not even cover the roofing contractor's mobilization fee. The [texas roof claim process](#) requires you to front the money for the full repair, then wait for the depreciation to be released. If you cannot afford that gap, the claim stalls.

The 8-Step Claim Process

Every claim follows a similar path, but the details matter. Here is how it typically goes:

1. You notice damage and document it with photos and notes. Do this before anyone touches the roof.

2. You contact your insurer and file a claim. They will ask for a claim form and a description of the damage.
3. An insurance adjuster schedules a roof inspection. Be present if possible. Point out every area of concern.
4. The adjuster writes an estimate. This is the first number you see, and it is almost always lower than what a contractor will quote.
5. Your roofing contractor reviews the adjuster's estimate and identifies missing items. This is where a supplement comes in.
6. You or your contractor submit a supplement request to the insurer, asking for additional funds for items the adjuster missed.
7. The insurer either approves the supplement or pushes back. This can take weeks if the adjuster is slow.
8. Once both parties agree, the insurer releases the final payment, including any recovered depreciation.

That timeline can stretch from a few weeks to several months. The biggest bottleneck is usually step six, especially if the adjuster is overwhelmed or inexperienced with your roof type.

Missed Supplements and How to Handle Them

A supplement is the single most important tool in your kit. Adjusters are generalists. They may miss the cost of underlayment, flashings, or the matching clause that requires new shingles to match the color and profile of the existing ones. If you have a tile roof, the matching clause can be expensive because tiles are often discontinued or vary in color between batches. A good roofing contractor knows how to write a supplement that itemizes every missing line item. But if the adjuster ignores it, you may need to escalate.

If the insurer denies a supplement, ask for the denial letter. That letter must state the reason for denial and cite the specific policy language. If the reason is vague, push back. You can request a re-inspection by a different adjuster or hire a public adjuster to negotiate on your behalf. Public adjusters charge a fee, usually a percentage of the settlement, but they often recover far more than the cost. I have seen public adjusters turn a \$5,000 initial offer into a \$22,000 settlement simply because they knew how to argue for a full replacement instead of a patch job.

Denial Escalation and the Prompt Pay Statute

Sometimes the claim is denied outright. A denial letter should arrive within 15 business days of the adjuster's inspection. If it does not, or if the insurer delays, you have rights. Texas has a

prompt pay statute that requires insurers to accept or deny a claim within a set timeframe. If they miss the deadline, you may be entitled to interest on the claim amount plus attorney fees. Do not let a denial silence you. Many denials are based on a lack of documentation or a misinterpretation of the policy. A second roof inspection by an independent contractor can provide the evidence you need to appeal.

If you live near the coast, your wind coverage may come from the Texas Windstorm Insurance Association, not your standard policy. That adds another layer of complexity. TWIA has its own timeline and adjuster pool. Their process is similar but often slower. If you have a claim involving both wind and hail, you may need to file with two different entities, which can create gaps in coverage. A single storm can produce both types of damage, and sorting out which part pays for what is a headache you want to avoid.

Choosing a Roofing Contractor

Not all contractors are created equal. After a major storm, storm chasers flood the area. They offer fast repairs and low prices, but they often disappear after the check clears. A reputable roofing contractor will have a local address, a physical office, and a track record of working with insurers. They should also be willing to attend the adjuster's inspection. I always tell homeowners to have their contractor present at the roof inspection. That way, the contractor can point out damage the adjuster might miss and start documenting the supplement immediately.

A good contractor will also help you understand your policy. They see these claims every day. They know which insurers pay quickly and which ones fight every line item. They can tell you whether your windstorm deductible applies and how high it is. Windstorm deductibles in Texas are often a percentage of the home's value, not a flat dollar amount. That percentage can be 1%, 2%, or even 5%. On a \$400,000 home, a 5% deductible is \$20,000. That is a huge out-of-pocket cost before insurance kicks in. Understanding your deductible before a storm hits is critical.

Practical Advice for a Smoother Process

The Texas roof claim process is not something you want to learn on the fly. Here are a few things you can do now to prepare:

- Take photos of your roof every year. A dated photo showing good condition can counter a claim that damage is pre-existing.
- Keep your policy documents handy. Know your deductible, your coverage limits, and whether you have a matching clause.

- Get multiple contractor quotes before the adjuster arrives. This gives you a baseline for what the work should cost.
- Do not sign a contract with a storm chaser who demands full payment upfront. You will lose leverage if the supplement is denied.

One last thing. The emotional toll of a roof claim is real. You are dealing with a damaged home, a slow insurance process, and the pressure to get repairs done before the next storm. Take it one step at a time. Document everything. Keep a log of phone calls and emails. And if the process stalls, do not be afraid to ask for help. A public adjuster or a good roofing contractor can make the difference between a denied claim and a full replacement.

Texas weather will keep testing your roof. But if you understand the process, you can fight for what you deserve.