

Will Your Insurance Cover Your Roof Replacement?

Roof damage. Two words for one of the things a homeowner dreads. Even worse—you need to replace your current roof with a new one. It's one of the most expensive repairs to a home, because a damaged roof isn't properly protecting it. Unrepaired damage can lead to additional damages and claims for structure and property on the inside of the house.

Some insurers won't pay for damages that they consider to be "cosmetic." If your roof is damaged by vandalism, fire, hurricanes, tornadoes or other things that are out of your control, chances are your insurer will cover all or part of the replacement. But if you've neglected to take care of your roof, your insurer will very likely decline your claim, since the damage may be the result of neglect, not a natural disaster.

So how do you get your insurance company to pay for your roof replacement? Here are a few guidelines for tipping the odds in your favor

1. Regularly inspect your roof for damage and leaks.

If you don't know that you're missing three shingles from the last bout of high wind, you won't know to replace them. Check your roof regularly to find the small jobs and repair them.

2. Is your roof more than 10 years old?

Consider hiring a roofing inspector to check for leaks and damage that you may not see for yourself. The report will show you exactly what you need repaired, or if it's time to replace the entire roof. If there isn't any damage, the report will show the insurance company that the roof was in good condition and had no other damage before the accident. You can also request an estimate for replacing your roof at the same time.

3. Take pictures of your roof when you inspect it yourself, before any damages occur.

If you do find any kind of damage, you already have evidence to show your insurer that your roof was in good condition before it happened. A set of “before” and “after” photos accurately document the damage to your roof. Although most people will use their phones or digital cameras to take the pictures, using an old-school method with film (like a Polaroid instant camera) will eliminate any accusations of altered pictures (such as with Photoshop.) Take these pictures regularly; ideally, every three months, and date them accordingly.

4. Repair missing shingles and other small things to keep your roof in good order.

Regular checks of your roof, and a yearly inspection help you find things that need repair so you can take care of them. If an insurance inspector sees broken or missing shingles, deterioration, a leaking vent seal, or other maintenance issue, the company can deny your claim, and cancel your policy due to “disrepair.”

5. Trim back trees and branches

Remove those that are hanging over or near your roof and remove any dead trees from your property to reduce the possibility of damage.

6. Review your homeowner’s policy.

What does it say about roof repair? Understand what your policy covers before you need to file a claim. A roof over 20 years old may not be covered, since it could be considered “past its useful life.” If you’re thinking of changing insurance companies, ask if there is an exclusion for a roof more than 20 years old. Consider the cost of replacing your roof if it means going without homeowner’s insurance. Your policy may also include deductibles for roofing repair.

7. Find an experienced, qualified roof replacement company to take care of your roof.

When the time comes, you don’t want to wait to replace your roof, especially if there’s damage to it. A local roofing contractor may increase your chances of having your claim approved. They are probably more familiar with the claims process and understand how insurance companies expect the claim to be made.

Depreciation

Depending on your policy and insurer, many roof claims are replaced with all the costs covered. But with an older roof, expect your insurer to claim “depreciation.” It’s common for an insurer to pay only a prorated cost of replacement. Even if your roof is in good repair but 10 or 20 years old, they may only pay for the amount of depreciated value on the part of the roof that’s damaged. If you’re buying a new home, always ask about the age of the home’s roof, and its condition.



Nick's Advice—Flip The Equation

Owner Nick Cheick has been in the roofing and repair business for over 15 years, and found himself replacing the roof on his own house last year. He has a few suggestions for getting your insurer to pay for your roof replacement.

Most homeowners don't replace a roof regularly. As a result, you are probably not familiar with the process. What's usually done is a homeowner contacts their insurance company first, then attempts to get a roof repair or replacement once the insurance company pays a sum of money. Check in hand, a homeowner will then try to find a roofer who will take care of the roof for the amount of money they have. That's backwards, Nick says, and most homeowners don't realize it. There is a better way to accomplish the goal of roof repair/replacement without becoming mired in endless back-and-forth phone calls.

Contractors deal with insurance companies and adjusters on a regular basis and are very familiar with insurance company dealings and their processes. Instead of calling your insurance company first, Nick says, find a contractor who deals with insurance companies on a regular basis and understands how they work. That contractor knows what to look for to help file a claim and can walk you through the process. Many use the same software as the insurance companies and know how the process works. They can be your advocate and can tell you what to say and how to say it to avoid a claim denial or other obstacles.

Part of the estimate includes a series of codes that contractors and insurance companies use. When the insurance company sends you an estimate, it may be incomplete or incorrect, requiring the contractor to fill in blanks. A contractor should have all the codes necessary for your estimate, and supply all the codes, pictures, measurements, documentation, etc., in order to have a complete and correct estimate.

Another suggestion is to have the contractor meet the insurance adjuster at your house to point out the damages, issues and other things that he or she needs to know as part of the roofing claim. Some adjusters are well trained and know what to look for, but some only use drones to examine your roof.

Most adjusters don't live in Connecticut or Massachusetts either, so a local contractor can point out things the adjuster may miss.

Nick also suggests checking your homeowner's policy to make sure code upgrades are part of your policy. Some are automatic, but some don't. If yours don't upgrade, now is the time to request a code upgrade for all of them. These codes change yearly, so you want to make sure that the ones in your policy are also updated.

A code upgrade is essential if you have an ACV, or "Actual Cash Policy," which pays what the roof was worth when new. If your policy's codes haven't been updated, the policy will only pay what it was worth at new, when the policy was written and with those codes, not the current rate or codes.

If Your Claim Is Denied

In Connecticut or Massachusetts, homeowners have some rights and options in the face of a denial.

If you disagree with the insurance company's original decision, you can request an appraisal. This is a process that Connecticut or Massachusetts allow homeowners to request. The insurance company will assign a new adjuster to your case, and an umpire will make the final decision. Umpires are usually retired judges, and usually side with the homeowner after going through the long, tedious process. The contractor becomes an advocate for the homeowner.

How Much Is A New Roof?

The price of your new roof will depend on a number of factors, the biggest being the type of roof you're interested in having. Asphalt is the most common and affordable option, and can run \$120 to over \$400 per square foot. While metal is the most expensive, costing anywhere from \$500 to over \$1700 per square foot, its lifespan is as long as 50 years, more than twice that of an asphalt roof.

Tile and slate have similar lifespans to metal and can run \$600 to \$4,000 per square foot. Roof amenities like skylights and chimneys can add to the overall cost of the roof, since workers have to work around them to install everything.

Structures that are more complex will also cost more in labor and materials, such as roofs that are steeper than normal. Supplies can't be stacked on the roof, and workers need additional safety equipment including harnesses in order to do the work. For these reasons, work goes much slower on a steep roof, and probably cost more.

Call Cheick's Renovations For All Your Roofing Needs

Owner and founder Nick Cheick's experience with home renovations goes back over 15 years. He founded Cheick's Renovations to offer you the best in roof repair and replacement, siding, doors, replacement windows and exterior trim in Connecticut and Massachusetts. From small repairs to an entirely new roof, Cheick's can take care of everything your roof needs. Call us today at (866) 615-1331 or email us at info@cheicksrenovations.com to learn more about how we can take care of your home's roof.