How to Get Insurance to Pay for a New Roof in Texas: A 2026 Guide

Understanding Your Homeowners Policy in Texas

If your roof took a beating from a hailstorm or wind event in Texas, you probably wonder how to get insurance to pay for a new roof. It is not always straightforward, but it is possible with the right approach. Many homeowners assume their policy covers full replacement, only to find out they are stuck with a depreciated payout. That is where understanding Replacement Cost Value versus Actual Cash Value becomes critical.

Your Homeowners Policy typically covers roof damage from sudden events like hail, wind, or fire. Gradual wear and tear, age-related deterioration, or poor maintenance are almost never covered. In Texas, the Texas Department of Insurance provides resources to help you understand your rights, but the real work happens when you file a claim and negotiate with your adjuster.

Covered Damage and What to Look For

Insurance companies in Texas are used to roof claims from hail and wind. If your roof has dents, punctures, or missing shingles after a storm, you likely have a valid claim. But you need to document everything. Take photos from multiple angles, including the interior if you have leaks. Keep samples of damaged materials. The Insurance Institute for Business & Home Safety has guidelines on how to assess storm damage, but your own eye is the first step.

Not all damage is obvious. Granule loss on asphalt shingles or cracks in tile can weaken the roof deck over time. A professional inspection from a roofer who knows how to write a proper scope of work can make the difference between a denied claim and a paid one. Many roofers in Plano Texas and Austin Texas work with insurance claims regularly. They know what carriers look for and how to document damage so it meets the policy language.

RCV vs ACV: Know the Difference

Replacement Cost Value means the insurer pays to replace your roof with new materials of like kind and quality, minus your deductible. Actual Cash Value means they subtract depreciation based on the age and condition of your roof. A 15-year-old roof might have an ACV of only 40 percent of its replacement cost. That leaves you paying the rest out of pocket unless you have an RCV policy.

Most standard Homeowners Policies in Texas offer RCV for roof replacements, but only if you meet certain conditions. You usually have to complete the repair or replacement before the

insurer releases the full RCV amount. That is where cash flow becomes an issue for some homeowners. If you cannot front the money, you may be stuck with the ACV payment and a half-finished roof.

The 8-Step Claim Process

Getting a roof claim paid involves more than just calling your agent. Here is a practical sequence that works for Texas homeowners:

1. Document the damage immediately after it is safe to do so. Take photos and video from the ground and the roof if possible. Note the date and time of the storm.
2. Contact your insurance company to file a claim. Give them a clear description of the damage and the date it happened. Do not downplay the extent of the damage.
3. Schedule an adjuster inspection. Be present during the inspection and point out all visible damage. The adjuster works for the insurer, so do not assume they will catch everything.
4. Get a professional roof inspection from a contractor who specializes in insurance claims. They can identify hidden damage that the adjuster might miss.
5. Review the adjuster's estimate carefully. Compare it with your contractor's estimate. Look for missing line items, such as underlayment, flashing, or ventilation.
6. File a Supplement Claim if the adjuster's estimate is short. This is where most claims fall apart. Contractors who know how to write supplements can recover thousands of dollars in missed costs.
7. Negotiate with the insurance company using your contractor's estimate as leverage. Many carriers will pay the supplement if you have a solid scope of work from a licensed roofer.
8. Complete the repair and submit final invoices to receive the full RCV payment. Keep all receipts and documentation until the check clears.

Missed Supplements and Why They Matter

A Supplement Claim is a request for additional payment when the original estimate did not cover the full scope of work. This is extremely common in roof claims. The adjuster might miss the cost of tear-off, deck repair, or upgraded underlayment. They might undervalue labor rates or omit code upgrades required by local building codes.

Roofing contractors who work with insurance claims regularly know how to spot these gaps. Organizations like AdjusterPro offer training on how to write supplements, but you do not need to be an expert. You need a contractor who is. Many roofers in Texas are members of the

National Roofing Contractors Association and follow standards from groups like CertainTeed and HAAG Roofing. They know what a proper roof system costs and how to document it.

Denial Escalation and What to Do Next

If your claim is denied, do not give up. Denials happen for many reasons: the adjuster says the damage was pre-existing, or they claim it was caused by wear and tear. In Texas, you have the right to request a written explanation of the denial. You can also file a complaint with the Texas Department of Insurance if you believe the denial was unfair.

Sometimes a second opinion from a different roofer can overturn a denial. The roofer might find evidence of storm damage that the adjuster missed. They can also provide a report that meets the insurer's technical requirements. If that does not work, you can hire a public adjuster who works on your behalf. Public adjusters are regulated by the Texas Department of Insurance and can handle the negotiation for a percentage of the settlement.

Practical Tips from the Field

I have seen homeowners in Austin Texas successfully get insurance to pay for a new roof by being persistent and organized. One client had a claim denied twice before a supplement from a contractor who used HAAG Roofing guidelines got it approved. Another client in Plano Texas had to escalate to the Texas Department of Insurance after the carrier refused to pay for code upgrades. The department sided with the homeowner.

Using resources like Angie's List or the Better Business Bureau to find a contractor is fine, but look for someone who specifically handles insurance claims. Ask if they have experience with supplement claims and if they know how to write a scope of work that matches the policy language. The Insurance Institute for Business & Home Safety also publishes guides on how to prepare for storms and document damage. That kind of preparation can save you weeks of back-and-forth.

FEMA and FLASH (Federal Alliance for Safe Homes) offer additional guidance on disaster preparedness, but they are not directly involved in insurance claims. Their materials can help you understand what kind of damage qualifies as covered versus pre-existing. For example, if your roof had a small leak before the storm, the insurer might argue the damage was pre-existing. But if the storm made it worse, you may still have a claim for the new damage.

Working with Contractors and Adjusters

Your contractor and the insurance adjuster will likely have different opinions on the scope of work. That is normal. The adjuster is trained to minimize payout. The contractor wants to do a complete job. The key is to find a contractor who can speak the adjuster's language. That

means using industry standard estimating software, referencing ISO guidelines, and providing photos and measurements that back up every line item.

Some contractors are certified by CertainTeed or other manufacturers. That certification means they know how to install the materials correctly and can provide warranties that the insurance company recognizes. It also helps when you need to prove that the repair meets code requirements. RoofingContractor.com and similar sites list certified contractors, but always check references and look for reviews on the Better Business Bureau.

Final Thoughts on Roof Claims in Texas

Getting a roof replacement paid by insurance is not a mystery. It is a process that requires patience, documentation, and the right team. The phrase "get insurance to pay for a new roof" might sound like a tall order, but it happens every day in Texas. The difference between a paid claim and a denied one is often just a matter of having a contractor who knows how to write a supplement and a homeowner who does not give up after the first denial.

If you are in Austin Texas or anywhere in the state, start by reviewing your policy. Know whether you have RCV or ACV coverage. Then call a roofer who has experience with insurance claims. Ask them if they can help you file a Supplement Claim if needed. Most will give you a free inspection and tell you whether your damage is covered. From there, it is a matter of following the steps and escalating if necessary.

Roof damage is stressful, but you do not have to face it alone. With the right information and a good contractor, you can get insurance to pay for a new roof and move on with your life.