

## Should you file that insurance claim for roof damage?

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Many homeowners have asked the question, “Is it worth filing a claim with my insurance company to get my roof repaired?” There’s no one easy answer to this question. The truth is it depends on several factors.



### **What will the insurance company cover?**

Before filing a claim with your insurance company, you should read over your policy carefully to see how much the insurance company will cover and how much you will need to pay. Some policies prorate the amount they’ll pay out based on the expected lifetime of the roof. For example, if you’ve got a roof rated for 30 years and you’ve had it for 20, they might only pay a third of what it’s going to cost to repair the roof. You also need to see what your policy says about the deductible. If it’s a high deductible you may end up paying for the repairs out-of-pocket even after filing a claim. If the deductible is low enough and your insurance company will cover a large portion of the repairs, then it’s worth filing a claim. After all, that’s why you’ve been paying an insurance premium all these years.

### **How extensive is the damage?**

Another factor to consider is how extensive the damage to your roof is. If you’re too quick to file a claim every time there’s the slightest damage to your roof, your insurance company may drop you as a customer or raise your premium. This rarely happens after filing a single claim but is likely to happen if you file more than one claim in a 2 or 3 year period. For minor damage, it may be better to just pay out-of-pocket rather than involving your insurance company.

## **When did you last file a claim?**

As already mentioned, your insurance company can drop you as a customer or raise your premium if you file too many claims in a short period of time. When it comes to roof damage, you need to weigh the costs if you've already filed another claim recently. If the damage is relatively small and you've already filed a claim in the last couple of years, you may decide to pay for the repairs yourself. Whether you've filed a claim recently or not, you may still decide to file a claim if the damage is extensive and your insurance company will be paying for most of the repairs.

## **Talk to your insurance agent**

It's a good idea to call up your insurance company and talk to an agent about any concerns you have and to ask any questions about your policy and your coverage. Once you've got the go ahead, you can call up some roofers and get some estimates for making the needed repairs.

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