

Your Complete Texas Roof Insurance Guide for 2026

If you own a home in Texas and your roof takes a hit from hail or a windstorm, the first thing that crosses your mind is whether your homeowners insurance will cover it. That question is more complicated than most people expect. After spending years working with roofing contractors and talking to homeowners who have been through the claims process, I can tell you that knowing how your policy works before storm season hits can save you thousands of dollars and months of frustration.

This Texas roof insurance guide covers the basics of what is typically covered, how insurance companies calculate your payout, and the steps you need to take if you have to file a claim. The goal is to give you a clear picture so you are not caught off guard when you need to replace your roof.

What Texas Homeowners Insurance Usually Covers for Roofs

Standard homeowners insurance in Texas generally covers damage caused by specific events, often called perils. The most common perils that affect roofs are hail damage and windstorm damage. After a severe storm, you might also see damage from fallen trees or debris. Policies typically cover the cost to repair or replace your roof if the damage is sudden and accidental, not the result of wear and tear or lack of maintenance.

That last part trips up a lot of people. If your roof has old asphalt shingles that are cracking and leaking because they have reached the end of their service life, your insurance company will almost certainly deny the claim. They see that as a maintenance issue, not a covered loss. The same goes for a metal roof that has rusted through over time. The Texas Department of Insurance sets rules that insurers must follow, but those rules do not force them to cover damage from poor upkeep.

On the other hand, if a hailstorm pummels your tile roof and cracks several tiles, that is almost always covered. The same is true if a windstorm rips off sections of your metal roof or sends a tree branch through your roof deck. The key is that the damage must be directly caused by a covered peril, and you must be able to show that the roof was in good condition before the event.

Replacement Cost Value vs. Actual Cash Value

One of the most important concepts in any [Texas roof insurance guide](#) is the difference between replacement cost value and actual cash value. These two terms determine how much

money you actually get from your insurer.

Replacement cost value means the insurance company pays to replace your damaged roof with new materials of similar kind and quality, without deducting for depreciation. If you have a 15-year-old roof that costs \$10,000 to replace, you get the full \$10,000 (minus your policy deductible). Actual cash value, meanwhile, subtracts depreciation from that amount. The same \$10,000 roof might only be worth \$4,000 after depreciation is applied, so that is what you receive.

Most standard homeowners policies in Texas offer replacement cost value for roof repairs, but not all of them do. Some policies, especially older ones or cheaper plans, use actual cash value. You have to check your declarations page to see which one applies to you. If you have a metal roof that is 20 years old, the difference between replacement cost value and actual cash value could be huge. A public adjuster once told me about a client who had an actual cash value policy and got only \$3,000 for a \$12,000 metal roof replacement. That is a hard lesson to learn in the middle of a claim.

The 8-Step Claim Process

Filing a roof insurance claim in Texas is not a single phone call. It is a series of steps that require careful documentation and follow-through. Here is a practical breakdown of what you can expect.

1. Document the damage as soon as it is safe. Take photos and videos from multiple angles. If you have a roof inspection report from before the storm, that helps establish the roof's condition.
2. Contact your insurance company to file a claim. Give them the date of the loss and a description of the damage. They will assign a claim number and send an insurance adjuster to inspect your roof.
3. Meet the insurance adjuster on site if possible. Point out all the damage you can see. Do not let them rush the inspection. If they miss something, it might not get included in the initial estimate.
4. Get your own estimate from a reputable roofing contractor before the adjuster's report is final. That way you have a second opinion to compare against the insurer's numbers.
5. Review the adjuster's estimate carefully. Look for line items that are missing or undercounted, such as roofing materials underlayment, flashing, or disposal fees.
6. If the adjuster's estimate is too low, file a supplement request. This is a formal ask for the insurer to reconsider the scope or cost of the repairs. You will need your roofing

contractor to provide a detailed breakdown of why the original estimate is insufficient.

7. Negotiate with the insurer. This can take a few rounds. If you hit a wall, you can hire a public adjuster to advocate for you. Public adjusters work for you, not the insurance company, and they know how to push back on lowball offers.
8. Once you agree on a settlement, the insurer issues payment. If your policy uses replacement cost value, you typically get an initial payment for the actual cash value, and the rest is released after the work is completed and the roof passes inspection.

Missing a supplement request is one of the most common reasons people end up underpaid. If you let the initial adjuster's estimate stand and do not challenge it within the timeframe your policy allows, you might forfeit your right to get more money later. That is why having a good roofing contractor who knows how to document hidden damage is so important.

Common Reasons for Claim Denial

Claim denial happens more often than you might think. The Texas Department of Insurance gets thousands of complaints every year from homeowners who feel their claim was unfairly rejected. Some of the most common reasons include the following.

Pre-existing damage or wear and tear is the biggest one. If your roof was already leaking or had missing shingles before the storm, the insurer will argue that the damage is not new. Another common reason is improper installation or maintenance. If your roofing contractor did not install the roof correctly, or if you neglected to clean your gutters and the water backed up under the shingles, the insurer will deny the claim. Policy exclusions for certain perils can also be a factor. For example, some policies exclude windstorm damage if you live in a high-risk coastal zone and did not buy a separate windstorm endorsement.

If your claim is denied, do not give up immediately. You have the right to request a written explanation from the insurer. You can also file a complaint with the Texas Department of Insurance. In some cases, hiring a public adjuster or an attorney who specializes in insurance disputes can turn a denial into a payment, especially if the damage is clearly from a covered event like hail damage.

Roofing Materials and Depreciation

Different roofing materials depreciate at different rates, and that matters when your policy uses actual cash value. Asphalt shingles typically have a lifespan of 20 to 30 years, so a 15-year-old shingle roof might only be halfway through its useful life. A tile roof, on the other hand, can last 50 years or more, so its depreciation per year is much lower. A metal roof sits somewhere in between, depending on the quality of the metal and the coating.

When an insurance adjuster calculates depreciation, they look at the age of the roof, the expected lifespan of the material, and the condition before the loss. If you have a tile roof that is 10 years old with a 50-year lifespan, the depreciation is only 20%. That means you get 80% of the replacement cost, minus your deductible. If you have asphalt shingles that are 15 years old with a 25-year lifespan, the depreciation is 60%, and you get only 40% of the replacement cost. That is a big difference.

Understanding this can help you decide whether to file a claim at all. If your deductible is \$2,000 and the actual cash value payout after depreciation is only \$1,500, you get nothing and your premiums might still go up. In that case, paying out of pocket might be the smarter move.

How Storm Season Affects Your Roof

Texas storm season runs from spring through early fall, and that is when most roof damage happens. Hail damage is especially common in the central and northern parts of the state, while windstorm damage can happen anywhere. After a major storm, insurance companies get flooded with claims, and adjusters work long hours to keep up. That can lead to rushed inspections and missed damage.

If a storm hits your area, FEMA sometimes declares a disaster, which can unlock additional resources for homeowners. But FEMA does not pay for roof repairs directly. They offer grants for temporary housing and other needs, not for replacing your roof. You still have to go through your homeowners insurance for that.

One thing I always tell homeowners is to get a roof inspection before storm season starts. A professional roofing contractor can spot weak spots, loose shingles, and minor leaks that could turn into major problems after a storm. If you have that inspection report on file, it proves the roof was in good shape before any damage occurred. That makes it much harder for an insurance adjuster to claim the damage was pre-existing.

When to Hire a Public Adjuster

Not every claim needs a public adjuster, but some situations almost demand one. If your claim is large, if the insurance company is dragging its feet, or if the initial offer seems unreasonably low, a public adjuster can level the playing field. They understand the language of policies, they know how to calculate depreciation and replacement cost value, and they are not afraid to file supplement requests and push back on denials.

Public adjusters typically charge a percentage of the final settlement, usually between 5% and 15%. That might sound like a lot, but if they get you an extra \$10,000 that the insurer was not going to pay, you still come out ahead. I have seen cases where a public adjuster turned a

\$5,000 offer into a \$18,000 settlement simply by documenting hidden damage that the insurance adjuster overlooked.

That said, you do not need a public adjuster for every small claim. If the damage is straightforward and the insurer offers a fair amount, there is no point giving up a percentage of your payout. Use your judgment, and if something feels off, get a second opinion from your roofing contractor or a trusted friend who has been through the process.

Final Thoughts on the Texas Roof Insurance Guide

Navigating a roof insurance claim in Texas is not simple, but it is manageable if you understand the system. Know what your policy covers, know the difference between replacement cost value and actual cash value, and do not be afraid to challenge an initial offer if it does not reflect the real scope of damage. The Texas Department of Insurance provides resources and complaint forms that can help if you feel your insurer is not acting in good faith.

Whether you have a tile roof, a metal roof, or asphalt shingles, the same basic principles apply. Document everything, get multiple estimates, and stay on top of the deadlines your policy sets for supplement requests and appeals. Storm season will come again, and when it does, you want to be ready.