

Your Complete Texas Roof Claim Guide for 2026

Filing a roof replacement claim in Texas can feel like a second job. You are dealing with storm damage, a pile of paperwork, and an insurance company that seems to speak its own language. I have been through this process with dozens of homeowners, and I can tell you that the difference between a smooth claim and a nightmare often comes down to knowing a few key rules before you even pick up the phone. This Texas roof claim guide is built from real experiences and real mistakes I have seen homeowners make. It will walk you through what you need to know about covered damage, the difference between RCV and ACV, the eight-step claim process, and how to handle missed supplements and claim denials.

What Your Policy Actually Covers

Before you call your insurance company, pull out your policy and read the section on "covered perils." In Texas, standard homeowners policies typically cover roof replacement for hail damage, wind damage, and storm damage. But the details matter. A policy might cover wind damage but exclude damage from a Texas windstorm if you live in a coastal county. The Texas Department of Insurance sets rules for windstorm coverage, and many carriers require a separate windstorm policy or a rider. If you live near the coast and your roof was damaged by a hurricane, you need to check whether your policy includes windstorm coverage or if you have a separate windstorm policy through the Texas Windstorm Insurance Association.

Hail damage is usually covered, but the adjuster will look at the age of your roof and the condition of your roofing materials. If your roof was already worn out, the insurance company might argue that the hail only accelerated existing wear. That is why a roof inspection right after a storm is critical. A good roofing contractor can document the damage and separate storm damage from normal aging. That documentation is your best defense against a lowball settlement.

RCV vs. ACV: The Math That Matters

Two terms will dominate your claim: RCV and ACV. RCV stands for replacement cost value. That is what it would cost to replace your roof with new materials of like kind and quality. ACV stands for actual cash value. That is RCV minus depreciation. The difference between these two numbers can be thousands of dollars. Most policies pay ACV upfront and then release the depreciation money after you complete the roof replacement and submit receipts.

Depreciation is where things get tricky. Insurance companies often apply a straight-line depreciation schedule based on the age of your roof. A 20-year-old asphalt shingle roof might be depreciated by 80 percent or more. But if your policy has replacement cost coverage, you

should eventually get that full RCV amount. The key is to present your claim properly from the start. A [Texas roof claim guide](#) like this one exists because I have seen too many homeowners accept the ACV check and never go back for the depreciation. That money belongs to you, but you have to follow the process to get it.

The Eight-Step Claim Process

Every claim is different, but most follow a similar path. Here is what you can expect.

1. Document the damage immediately after the storm. Take photos and video. Do not make temporary repairs before documenting the damage, but do tarp the roof if water is getting in. Keep all receipts for temporary repairs.
2. File your insurance claim as soon as possible. Most policies require you to report damage within a year, but the sooner you file, the sooner the adjuster can inspect before conditions change.
3. Schedule a roof inspection with a licensed roofing contractor. Do not wait for the insurance adjuster. Your contractor can identify hidden damage and prepare a detailed estimate.
4. Meet the adjuster at the property. Be present during the inspection. Point out every area of damage. If the adjuster misses something, ask them to include it.
5. Review the claim settlement from your insurance company. Compare it to your contractor's estimate. Look for line items that are missing or underpaid.
6. Negotiate any discrepancies. If the adjuster missed damage or underpaid for materials, ask for a supplement. This is where your contractor's estimate becomes your strongest tool.
7. Begin roof replacement only after you and your contractor agree on the scope and the budget. If you start before the supplement is approved, you risk paying out of pocket.
8. Submit final invoices and receipts for depreciation release. Once the work is done, send everything to your insurance company and request the remaining RCV amount.

Missed Supplements and How to Fix Them

One of the most common problems I see is a missed supplement. The adjuster writes an estimate that covers the visible damage, but your contractor finds additional damage once they start stripping the roof. Maybe the decking is rotted, or the underlayment is torn. That is where a supplement comes in. A supplement is an additional payment request for work that was not in the original estimate.

The trick is to make sure your contractor documents the hidden damage before they fix it. Take photos of the exposed decking, the rotten wood, the missing flashing. Then submit a supplement request to your insurance company with the contractor's estimate for the extra work. The insurance company will send a second adjuster or a desk reviewer to approve the supplement. This process can take a week or two, but do not let your contractor proceed with the extra work until the supplement is approved. If you do, you might end up paying for that work yourself.

If the insurance company denies your supplement, do not give up. Ask for a written explanation and review it carefully. Sometimes the denial is based on a misinterpretation of the policy. Other times, the adjuster simply missed something. A roofing contractor who knows the claims process can help you write a rebuttal. If that does not work, you can escalate the issue to a supervisor or file a complaint with the Texas Department of Insurance.

Claim Denial and Escalation

A claim denial is not the end of the road. It is a signal that you need to push harder. The most common reasons for denial in Texas are policy exclusions for wear and tear, lack of windstorm coverage, or missed filing deadlines. But sometimes the denial is based on an incorrect assessment. If the adjuster says your damage is from wear and tear, but you have clear evidence of hail damage, you can challenge that finding.

The first step in escalation is to call your insurance company and ask to speak with a claims supervisor. Explain your position and provide your evidence. If that does not work, you can file a formal complaint with the Texas Department of Insurance. The department can investigate and compel the insurance company to reconsider. In extreme cases, you may want to hire a public adjuster. A public adjuster works for you, not the insurance company, and can negotiate a better settlement. They typically take a percentage of the additional money they recover, so make sure you understand the fee structure before you sign.

Choosing the Right Roofing Contractor

Your roofing contractor is your most important ally in a claim. Look for a contractor who has experience working with insurance claims and who knows how to write a supplement. A contractor who only wants to do a quick patch job is not going to help you get a full roof replacement. Ask for references and check their license with the Texas Department of Insurance. A good contractor will also help you understand your policy deductible and how it applies to your claim. If your deductible is \$2,000 and your repair cost is \$3,000, the insurance company will pay \$1,000. But if your repair cost is \$15,000, the deductible is a much smaller percentage.

Do not be afraid to ask questions. A contractor who is impatient or dismissive is a red flag. You are paying them for a professional roof replacement, and they should be willing to explain the process and the costs. This Texas roof claim guide is meant to give you the confidence to ask those questions and to know when something does not add up.

Final Thoughts on the Process

Filing a roof replacement claim in Texas is not simple, but it is manageable if you take it step by step. Document everything, read your policy, and do not accept the first offer if it does not match your contractor's estimate. The difference between RCV and ACV matters, and depreciation is money you can recover if you follow through. Supplements are normal, and claim denials can be overturned. The key is to stay organized and to work with a roofing contractor who understands the insurance claim process. Use this Texas roof claim guide as a reference, and remember that the insurance company's first offer is just a starting point. With the right preparation and a little persistence, you can get the roof replacement you need and the settlement you deserve.