How to File a Roof Insurance Claim in Austin: A Practical Guide for Storm Damage

Living in Austin means you learn to read the sky. One afternoon the sun bakes the slate roof on your bungalow, and the next morning a line of supercells rolls through with hail the size of golf balls. I have helped homeowners in Round Rock, Kyle, and inside the 787 loop sort through the confusion that follows. Knowing how to file a roof insurance claim before the next storm hits can save you weeks of frustration and thousands of dollars.

The first thing to understand is that a claim is not always the right move. If your roof only lost a few granules of aggregate and the damage is cosmetic, paying out of pocket might keep your premium from jumping. But when wind speed tears off shingles or hail size punches through the underlayment, you need the insurance company involved. The trick is knowing where that line sits.

When a Claim Actually Makes Sense

Your deductible is the gatekeeper. Most homeowners policies in Texas carry a separate wind and hail deductible that runs between one and two percent of the dwelling limit. On a house insured for $400,000, that means you eat the first $4,000 to $8,000. If the repair estimate from a local roofer comes in at $3,500, you are better off writing a check and avoiding a claim on your record. But when the adjuster walks your property and sees that half the roof needs replacement, the math flips. That is the moment you need to know exactly how to file a roof insurance claim so you do not leave money on the table.

I have seen homeowners skip the claim because they assumed the damage was minor, only to find out later that the deferred maintenance led to interior water damage that was not covered. Always get a professional inspection before you decide. A good roofer will tell you if the damage meets the threshold for a viable claim.

Step One: Document Everything Before You Touch Anything

Photo documentation is your best friend. The moment it is safe to go outside, pull out your phone and take pictures of every damaged area. Get wide shots that show the whole roof slope and close-ups that show the exact hail size against a ruler or a coin. Take photos of debris in the yard, dents on gutters, and any broken skylights or vents. If you have a drone or can safely climb a ladder, capture the roof deck itself. Do not move debris or clean up until you have a thorough record.

While you are at it, look for any pre-existing wear that could complicate the claim. An adjuster will note things like old moss growth, curled shingles, or prior patch jobs. That does not mean the claim is dead, but it means you need honest documentation from the start. The Texas Department of Insurance recommends keeping a written log of the storm event, including the time it hit, the approximate wind speed reported by local weather stations, and the size of hail. You can pull that data from Storm Data published by the National Oceanic and Atmospheric Administration or from local news archives.

Step Two: Make Emergency Repairs Without Voiding Coverage

Your policy almost always requires you to prevent further damage. If a tree limb punched a hole and rain is pouring into your living room, you need a temporary tarp up there fast. Save the receipt for the tarp and the nails. Take a picture of the covered area before and after. Do not authorize permanent repairs until the insurance company has inspected the damage. If you replace a whole section of decking before the adjuster sees it, you risk them denying the claim because they cannot verify the original damage.

I knew a homeowner near Lake Travis who called a roofer at 9 p.m. after a hailstorm and had the entire ridge line replaced the next morning. The adjuster showed up two days later and denied coverage because the repair had erased the evidence. That is a hard lesson. Emergency tarping is fine. Full replacement is not.

Step Three: File the Claim and Understand the Timeline

Most carriers let you file online or through an app, but I recommend calling your agent directly. You want a person who knows your neighborhood and can explain the local deductible rules. When you call, have your policy number, the date of the storm, and your photo documentation ready. The representative will assign a claim number and schedule an adjuster visit. In Austin, after a major hail event, adjusters can be booked out for two to three weeks. That is normal. Do not let the wait push you into hiring a public adjuster out of panic, though a public adjuster can be helpful if the claim gets complicated.

During that waiting period, keep a log of every phone call and email. Write down names, dates, and what was promised. If the adjuster asks for additional documents, send them the same day. Delays on your side can be used to deny coverage for secondary damage that happens while the roof is still open.

The Adjuster Visit: What to Expect

The adjuster will walk your roof, measure the damaged areas, and compare your photos with the weather data for your zip code. They work for the insurance company, so their estimate is

conservative. They will apply depreciation to materials like shingles and underlayment, which means the first payment you receive is based on actual cash value, not replacement cost. You get the withheld depreciation back only after you complete the repairs and submit the final invoices.

This is where a lot of homeowners get tripped up. The adjuster might write an estimate for $12,000, but your roofer bids $18,000. Do not panic. The difference often comes down to line items like permit fees, dumpster rental, and the cost of complying with Austin Code requirements for underlayment and ice-and-water shield. Roofing permits in Austin are not optional, and a licensed contractor has to pull them. The adjuster may not have included those costs because they assume the work will be done at a certain rate. You can submit the contractor's estimate and ask for a supplemental payment. Most carriers will adjust the claim if the roofer's bid is reasonable and backed by local pricing.

Deductible Math and Depreciation Traps

Let me walk through a typical Austin claim. Your dwelling limit is $350,000. Your wind and hail deductible is two percent, or $7,000. The adjuster estimates the roof damage at $18,000 on a replacement cost basis. After applying depreciation of $3,000, the actual cash value comes to $15,000. Subtract your $7,000 deductible and you get an initial payment of $8,000. After you finish the repairs and submit the final invoice for $18,000, the insurance company releases the withheld $3,000 in depreciation. You end up paying the $7,000 deductible out of pocket, and the insurance covers the rest. That is a clean claim.

But if your roofer finds hidden damage, like rotten decking under the shingles, the numbers shift. That rotten decking might be excluded if it is considered pre-existing wear. The adjuster will argue that the rot was not caused by the storm. You need your roofer to document that the rot was sealed and dry before the hail punctured the roof, and that the water intrusion from the storm caused the rot. This is a common point of contention, and it is where having a contractor who knows how to write a scope of work for insurance claims matters.

What to Do If the Claim Gets Denied

Claim denial is not the end of the road. The first step is to read the denial letter carefully. Most denials happen because the insurance company believes the damage was caused by wear and tear, improper installation, or an excluded peril like earth movement. If you disagree, you have the right to appeal. Write a formal letter that references each reason for denial and includes your photo documentation, the roofer's report, and the relevant weather data. Send it certified mail to the claims department.

If the appeal fails, you can invoke the appraisal clause in your policy. This is a binding process where you and the insurance company each hire an appraiser, and the two appraisers pick an umpire. The three of them determine the amount of loss. It is faster than litigation and does not require a lawyer, though I recommend having one if the dispute is large. The Texas Department of Insurance also offers a complaint process, and they take regulatory action against carriers that handle claims in bad faith.

For storm damage that involves rising water, like a flash flood that leaks through a damaged roof, you need a separate policy through the National Flood Insurance Program, which is administered by the Federal Emergency Management Agency. Standard homeowners policies do not cover flood. If your roof was intact before the storm and water entered through wind-driven rain, that is usually covered. But if the water came from storm surge or a rising creek, you need flood insurance. Know the difference before you file.

Choosing a Contractor You Can Trust

After a big storm, every roofing company in Central Texas gets busy. Do not hire the first crew that knocks on your door. Check their standing with the Better Business Bureau and look for recent reviews on Angie's List. Ask for proof of general liability insurance and workers' compensation coverage. Verify that they pull a roofing permit with the city. If a contractor says you do not need a permit, walk away. Austin Code requires permits for any roof replacement or major repair, and an unpermitted job can cause problems when you sell the house or file a future claim.

A reputable roofer will help you through the claim process. They know how to write estimates that match the adjuster's language, and they can sit in on the adjuster meeting if you need them. That kind of support is worth paying a fair price for. Do not let the deductible amount scare you into hiring a cheap crew that cuts corners. The money you save upfront will cost you later.

Knowing how to file a roof insurance claim is not something you want to learn in the middle of a crisis. But if you read this now and keep a folder with your policy, photos of your roof, and the local weather contacts, you will be ready. Austin weather does not wait for you to catch up. A little preparation can turn a stressful event into a straightforward process, and that is worth every bit of effort.