Sometimes the Best Roof Claim Is the One You Don?t File: Austin Roofing Company Releases Homeowner Playbook for Hail and Wind Claims

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AUSTIN, TX - November 10, 2026 -
Austin Roofing Company, a Central Texas roofing contractor that has worked on more than 25,000 roofs since 2008, today released a step-by-step guide to filing a roof insurance claim in Austin, and it opens with a question most claim guides skip: is the claim worth filing at all? With wind and hail deductibles in the Austin market usually set at 1 to 2 percent of a home?s dwelling coverage, the company says, Austin home values have turned that question into real money.

The guide, Austin Roofing Company?s Austin roof insurance claim guide, lays out the math. A home insured for $450,000 carries a $4,500 deductible at 1 percent and $9,000 at 2 percent; at $750,000, those figures climb to $7,500 and $15,000. Most Austin roof replacements run $8,000 to $18,000, with a typical 2,000 to 2,500 square foot roof around $12,000 to $15,000. Damage below the deductible pays nothing and still lands on the homeowner?s claim record. Repair-level damage near the deductible calls for a written quote before any call to the carrier. Slope-wide or roof-wide storm damage is where a claim is worth five figures and the deductible becomes the smaller number.

?A meaningful share of our post-storm inspections end with us telling the homeowner not to file,? said an Austin Roofing Company spokesperson. ?A claim on your record with no payout helps no one but the carrier. When the damage is real, though, homeowners should know the first estimate is rarely the final one, and that they have every right to push back with evidence.?

The guide walks through eight steps, from documenting damage and the storm date within a day or two to collecting held-back depreciation after the work is done. Every claim is anchored to a date of loss that carriers verify against weather records, and the guide lists the events that drove recent waves of Austin-area claims: Winter Storm Uri in February 2021, baseball-size hail around Round Rock and Hutto on March 25, 2021, softball-size hail around Cedar Park and Leander on September 24, 2023, and the hurricane-force straight-line winds of May 28, 2024.

Two policy details are deciding more Austin claims every year, according to the guide. Replacement Cost Value coverage pays today?s cost minus the deductible, while Actual Cash Value subtracts depreciation first. On an $18,000 replacement with a $3,000 deductible, RCV pays $15,000, while ACV on a 10-year-old roof might pay only $6,000. And many carriers restrict RCV or decline coverage once a roof passes 15 to 20 years. Both terms are on the declarations page, and the company urges homeowners to check them before storm season.

The guide argues the adjuster inspection is where a claim is won or lost, and that a contractor belongs on the roof for it. After metro-wide events, many adjusters are catastrophe staff flown in from out of state, and their first scopes routinely miss code-required drip edge, ice and water shield, decking, solar detach-and-reset, disposal and permit fees, and current Austin unit pricing. Supplementing those items with photos, test-square counts and code citations is not haggling, the guide says, but completing the scope, and final approved amounts routinely land well above first offers. Texas prompt-payment rules also put the carrier on a clock: acknowledgment within about 15 days, an accept-or-reject decision within about 15 business days of receiving documentation, and payment within about 5 business days of accepting.

The guide warns homeowners about storm chasers who appear within days of every event. Offering to waive or absorb a deductible has been illegal in Texas since 2019, a public adjuster cannot also serve as the contractor on the same claim, and homeowners have three business days to cancel a contract. For lowballed or denied claims, the guide offers an escalation ladder: a re-inspection with the contractor present, documented supplements, the policy?s appraisal clause, a free complaint to the Texas Department of Insurance, and, for large disputed losses, a licensed public adjuster or property insurance attorney.

Austin Roofing Company offers free roof inspections that pull the storm history for a homeowner?s address, chalk and photograph each strike, and give a written verdict on whether filing makes sense. When a claim goes ahead, the company attends adjuster meetings, writes its scopes in Xactimate, the same estimating

software carriers use, and files the completion paperwork that releases recoverable depreciation. The company has walked viewers through the claim process on CBS Austin?s We Are Austin.

About Austin Roofing Company

Austin Roofing Company, formerly known as Altair Austin Roofing Company, is a Central Texas roofing contractor that has served homeowners since 2008. The BBB-accredited company provides storm damage repair, roof replacement, repair, installation, inspections and commercial roofing across Austin, Round Rock, Cedar Park, Leander, Georgetown and the surrounding metro, with 24/7 emergency service.

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Austin Roofing Company, LLC

When you choose Austin Roofing Company, you're getting a team that treats your home with the respect it deserves and delivers results that exceed expectations.

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