The Second Check Texas Homeowners Forget to Collect: Austin Roofing Company Publishes Statewide Guide to Getting Insurance to Pay for a New Roof

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AUSTIN, TX - November 11, 2026 -
Austin Roofing Company, a Central Texas roofing contractor serving homeowners since 2008, today published a statewide guide to getting insurance to pay for a roof replacement in Texas, focused on the policy mechanics and Texas-specific rules the company says most homeowners, and most online guides, get wrong. Among them is a payment many homeowners never realize they are owed: the recoverable depreciation an insurer holds back until the new roof is finished.

The guide, Austin Roofing Company?s Texas roof insurance claim guide, explains that under a Replacement Cost Value policy, the insurer typically pays in two checks: an initial payment, then the held-back depreciation once completion paperwork is submitted. Homeowners who don?t know the second step exists leave thousands of dollars unclaimed. The difference between policy types is just as stark. On an $18,000 replacement with a $3,000 deductible, RCV pays $15,000, while an Actual Cash Value policy on a 10-year-old roof might subtract $9,000 in depreciation and pay only $6,000. Many Texas insurers push ACV policies for their cheaper premiums, the guide notes, and the gap only shows up at claim time.

?The time to read your declarations page is before the storm, not after it,? said an Austin Roofing Company spokesperson. ?Three numbers decide most Texas roof claims: your wind and hail deductible, whether your roof is on replacement cost or actual cash value, and whether an endorsement limits coverage by roof age or excludes cosmetic damage. Homeowners who know those numbers walk into the adjuster meeting with leverage. Homeowners who don?t usually find out what they bought when the check arrives.?

Roof age is becoming its own factor. Many carriers restrict Replacement Cost coverage or decline new coverage on roofs past 15 to 20 years, some newer policies pay older roofs on a sliding age schedule, and metal roofs increasingly carry cosmetic damage exclusions that leave non-leaking hail dents uncovered. Insurance pays for roof replacement only when a covered event, such as hail, wind, fallen trees, fire or lightning, caused the damage. Age, wear, slow leaks and manufacturer defects are never covered.

The guide gathers the Texas rules homeowners can use as leverage. Since 2019, it has been a criminal offense for a contractor to waive, rebate or absorb a deductible, and insurers can demand proof it was paid. Most Texas wind and hail deductibles run 1 to 2 percent of dwelling coverage, which means $4,000 to $8,000 on a home insured for $400,000. Prompt-payment rules require insurers to acknowledge a claim within about 15 days and decide within set timeframes, and the Texas Department of Insurance takes complaints for free. Most policies include an appraisal clause for disputes over the amount of a loss. Texas licenses public adjusters and bars them from also serving as the contractor on the same claim. And if a dispute ever heads toward litigation, state law requires 60 days? written notice to the insurer first.

On the roof itself, the guide explains how adjusters commonly decide replacement: they chalk 10-by-10-foot test squares on each slope and look for roughly eight or more hail strikes per square, with quarter-size hail, about one inch, generally the point where shingle mats begin to bruise. First estimates routinely omit code-required drip edge, ice and water shield, decking to current code, solar detach-and-reset, disposal and permit fees, and supplements backed by photos and code citations are a normal part of the process. In normal conditions, the guide puts the timeline from filing to finished roof at three to eight weeks, stretching to three to six months after a major regional hail event.

The guide also lists the six most common mistakes Texas homeowners make, from waiting too long to file and filing before an inspection to signing an Assignment of Benefits and hiring the door-knocker after a storm. For roofs insurance won?t cover, it points to roofing-specific financing, home equity lines, Texas Department of Housing and Community Affairs repair programs for income-qualified households, and nonprofit programs such as Habitat for Humanity and Rebuilding Together. Homeowners replacing a roof anyway are reminded that UL 2218 Class 4 impact-resistant shingles commonly earn 10 to 30 percent off the premium, and that insurers should always be told when a new roof goes on.

Austin Roofing Company provides free storm damage inspections with written, photo-documented reports,

writes estimates in Xactimate, the same software adjusters use, attends adjuster meetings for its customers, and submits the completion paperwork that releases recoverable depreciation. The company walked homeowners through the claim process in a feature 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 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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