Steps to Take When Filing a Roof Insurance Claim After a Storm

When a major storm passes through Central Texas, the damage it leaves behind can be overwhelming. Roofs often take the hardest hit, and homeowners quickly face the question of how to pay for repairs. Filing an insurance claim for roof damage is a process with many moving parts. Knowing what to do in the days after the storm can make the difference between a smooth claim and a drawn-out dispute. Here is a practical walk-through of the key steps to follow, from the moment the rain stops until the repairs are done.

Check for Safety First

Before you look at the roof itself, make sure the home is safe. Fallen power lines, standing water near electrical panels, and loose tree limbs can turn a routine inspection into a hazard. If you see obvious structural damage or sagging in the ceiling, stay out of the affected rooms. Your priority is safety, not saving a few shingles. Only after the property is secure should you move toward documenting the damage.

Regenesis Roofing & Restoration LLC is also on Instagram.

Document the Damage Thoroughly

Your insurance company will want clear, timestamped evidence of what happened. Start by taking photos and video from the ground. Capture the whole roof from each side, then zoom in on missing shingles, torn flashing, dented vents, or any debris that hit the surface. If you have a drone or can safely use a ladder from a stable spot, get closer shots without stepping onto a wet or damaged roof. Also photograph the interior: water stains on ceilings, wet insulation in the attic, and any belongings that got soaked. This documentation becomes the backbone of your claim.

Review Your Policy Coverage

Not every type of storm damage is treated the same. Most standard homeowners policies cover wind and hail, but flood damage is almost always excluded and requires separate flood insurance. Read your policy declarations page to understand your deductible and what perils are listed. Pay special attention to the section on roof coverage. Some policies have a separate deductible for wind or hail claims, often calculated as a percentage of the home's insured value rather than a flat dollar amount. Knowing these numbers before you file helps you decide whether the damage exceeds the deductible and is worth claiming.

View the location on Google Maps

Make Temporary Repairs Without Delay

Insurance policies typically require you to prevent further damage after a storm. If a tree branch tore a hole in the roof, covering it with a tarp is your responsibility. Keep all receipts for materials like tarps, plywood, or emergency board-up services. Your insurer may reimburse these costs as part of the claim. Take photos of the repairs and save the receipts. Temporary fixes are not permanent, but they show the adjuster that you acted responsibly to protect the property.



Contact Your Insurer and File the Claim

Call your insurance company as soon as you can. Most insurers have a claims hotline open around the clock after a major storm. Have your policy number and a brief description of the damage ready. The representative will assign a claim number and schedule an adjuster visit. Ask about the timeline for the inspection and whether the company uses local adjusters or sends remote adjusters. Remote adjusters can handle the claim via video calls and photos, which can speed things up but may miss subtle signs of damage that an in-person visit would catch.

Prepare for the Adjuster Visit

The adjuster is the person who determines how much the insurance company will pay. Make that visit as productive as possible. Have your photo and video files organized on a phone or laptop. Point out every area of damage, even if you think it is minor. If you have a contractor or roofing professional already involved, ask them to be present during the adjuster inspection. A roofer can point out hidden issues like decking rot or underlayment tears that a general adjuster might overlook. This is where local knowledge matters. A company like Regenesis Roofing & Restoration LLC, which works in Cedar Park and Leander, understands the specific storm patterns and building codes of the area. Their perspective can help the adjuster see the full scope of the work needed.

Get a Detailed Restoration Estimate

After the adjuster leaves, have a roofing contractor prepare a written estimate for the repairs. This estimate should break down materials, labor, disposal, and any code upgrades required by the city or county. Compare this estimate to the adjuster's initial assessment. If there is a gap, ask the contractor to write a supplement explaining why the work costs more. Common reasons include hidden damage found after tearing off old roofing, higher material prices due to regional demand after a storm, or the need for extra safety measures on a steep roof. Submit the supplement to your insurer and ask for a revised payment.

Understand the Scope of Work

The scope of work is the written list of all tasks the roofing contractor will perform. It should include tear-off, underlayment replacement, flashing repair, new shingles or metal panels, ridge vent work, and cleanup. A vague scope leaves room for disputes later. Make sure the document matches the adjuster's approved line items. If the insurer approved a full replacement but the contractor only quotes a partial repair, that is a red flag. The scope of work also matters for your mortgage lender if you have a loan on the property, because the lender may require a full restoration to protect the collateral.



Keep a Claim Journal

During the weeks or months it takes to settle a storm claim, details get lost. Keep a simple log of every phone call, email, and in-person conversation with your insurer, adjuster, and

contractor. Note the date, the person's name, and what was agreed. If a promised callback never comes, the log gives you a record to escalate. This journal also helps if you need to file a complaint with the state insurance department or hire a public adjuster to argue your case.

Know When to Ask for a Re-Inspection

Sometimes the first adjuster misses something. If you or your contractor discover additional damage after the initial inspection, request a re-inspection. Most policies allow this within a reasonable time after the claim is opened. Take new photos of the exposed damage, especially if the roof has been partially torn off and reveals rotten decking or rusted flashing. A re-inspection can result in a supplemental payment that covers the full repair.

Work With a Local Roofing Contractor

Choosing a roofer who knows the local building codes and insurance claim procedures can save you time and stress. A local contractor can help you understand the claim process, provide a realistic estimate, and communicate directly with the adjuster. In the Cedar Park and Leander area, the weather patterns and common roof types are well understood by experienced local firms. For homeowners in these communities, Regenesis Roofing & Restoration LLC offers roof inspections, hail damage restoration, and storm-related roofing services. Their familiarity with the area means they can often spot potential claim issues early and help you present a complete case to the insurance company.

Filing a roof insurance claim after a storm does not have to be a battle. With clear documentation, a careful reading of your policy, and a local contractor who understands the process, you can move from damage to repair with fewer surprises. The key is to act quickly, stay organized, and never assume the first payment from the insurer covers everything you need. Your roof is too important to leave under-repaired.



If you live in Cedar Park, Leander, or nearby North Austin communities and need help after a storm, consider reaching out to a local professional. Regenesis Roofing & Restoration LLC, located at 2302 John Tee Dr, Cedar Park, TX 78613, USA, can be reached at +1 512-674-5979 for roof inspections, repairs, replacements, and storm-related services.