

Dear Homeowner,

If you're reading this, you're probably trying to decide whether filing a roof insurance claim makes sense - or you've been told that you need to act quickly.

Let's slow this down for a moment.

Roof insurance claims are often more confusing than homeowners expect. Policies are written in technical language, opinions can conflict, and pressure tends to show up before clear answers do. This checklist exists to help you pause, gather your footing, and understand whether a claim is actually the right next step.

Insurance is not designed to replace roofs because they are old. It's designed to cover sudden, accidental damage caused by a specific event. That distinction matters more than most people are told - and it's where many bad decisions begin.

You don't need to complete every item in this checklist. You don't need to rush. The goal isn't to push you toward a claim or away from one. The goal is clarity.

If working through this document raises questions or uncertainty, that's not a problem. In most cases, it's a sign that you should gather more information before making a permanent decision.

Pressure is not the same thing as urgency.
Clear documentation matters more than opinions.
And legitimate situations hold up when you take the time to understand them.

This guide is here to help you make a calm, informed decision - on your timeline, not someone else's.

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Roof Insurance Claim Checklist

Step-by-Step Guide for Homeowners

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How to Use This Checklist

This checklist is designed to help you decide whether filing a roof insurance claim makes sense before you take action.

You do not need to complete every item to use it effectively.
The goal is clarity — not speed.

If working through this raises questions or uncertainty, that's not a failure.
It usually means you should slow down.

Important Context (Read First)

Roof insurance is not a maintenance program.
It covers **sudden, accidental damage caused by a covered event**, not aging or long-term wear.

Filing a claim creates a record — even if the claim is denied or closed without payment.
That record can matter later.

This checklist helps you avoid unnecessary claims while protecting legitimate ones.

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Section 1: Is There Evidence of a Specific Event?

Insurance claims work best when damage can be tied to a specific storm or incident.

Check all that apply:

- I can identify a likely storm date (hail, wind, or similar event)
- The storm occurred recently enough to reasonably connect damage to it
- Weather alerts, news reports, or records confirm the event
- Neighbors experienced similar storm conditions

Notes:

If you cannot identify a specific event, the claim may be evaluated as wear-and-tear.

Section 2: What Type of Damage Do I See?

Not all roof changes are considered damage under insurance policies.

- Missing, torn, or lifted shingles
- Clear impact marks consistent with hail
- Bent or damaged flashing, vents, or soft metals
- New interior stains or active leaks
- Damage that appeared suddenly, not gradually
- Granule loss only
- Curling or brittle shingles
- Faded or uneven appearance

Notes:

Gradual changes are commonly classified as aging, not storm damage.

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Section 3: Is the Roof Still Functioning?

Function matters more than appearance.

- No active leaks
- No visible daylight through decking
- No sagging or structural concerns
- Water intrusion is contained or nonexistent

If the roof is still functioning and there is no active water entry, you may have time to gather more information before filing.

Section 4: What Documentation Do I Have Right Now?

Documentation often determines outcomes.

- Photos taken safely from the ground
- Photos of multiple roof slopes (not just one area)
- Close-up photos and wide shots
- Photos of gutters, downspouts, vents, or other collateral damage
- Interior photos (if stains or leaks exist)
- Notes with dates and observations

Reminder:

Verbal descriptions carry little weight. Photos and written records matter.

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Section 5: Have I Reviewed My Policy Basics?

You don't need to be an insurance expert — but you should know the basics.

- My deductible amount
- Whether my policy is ACV or RCV
- Any cosmetic damage exclusions
- Filing time limits after a storm
- Whether roof age affects coverage

If you're unsure, that's a sign to pause — not rush.

Section 6: Pressure Check

This section is about decision quality, not damage.

- Someone is encouraging me to file immediately
- I'm being asked to sign something before documentation is complete
- Promises are being made verbally but not in writing
- I feel rushed or uneasy

If any of these are checked:

Pressure is not the same thing as urgency.

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Section 7: Reasons It May Be Smart to Wait

Waiting can be the correct decision when:

- Damage appears cosmetic
- Documentation is limited or unclear
- The roof is functioning normally
- I need time to review my policy
- I want a second opinion or written findings

Waiting does not mean denying a problem.
It means making a better decision.

Section 8: Reasons Filing May Make Sense

Filing a claim may be appropriate when:

- There is clear evidence of a recent covered event
- Damage appears sudden and not age-related
- There is active leaking or functional failure
- Documentation is strong and organized
- The situation holds up under calm review

Final Reminder

You usually have more time than you're being told.

A legitimate claim still looks legitimate tomorrow -with photos, notes, and written findings.

The goal is not to rush, it's to make the right decision with clear information.