



Your Roof Covers Your House, But What Covers Your Roof?

Published October 14th, 2015 on prohomemi.com

Your home might be your most valuable possession. On top of the financial investment you've made at the purchase of your house, your house is the place where your family lives, loves and plays. You should be very interested in protecting it from unforeseen problems, right?

Homeowners insurance plays an important role in this – a fire, natural disaster, robbery or something else could throw a huge wrench into your life and you are protected depending on the level of homeowners insurance you have. Your roof is included in that policy, right? Well, probably, but the answer comes with a few caveats.

Yes, it's not a foregone conclusion that your roof is 100% covered by your homeowners insurance in the event of high winds, tornadoes or hail damage.

There are some key points to consider checking to make sure all your bases are covered and your more valuable possession is protected against disaster.

Will Your nsurance Cover Your Roof?

Whether or not roof damage or replacement would be covered can largely depend on the source of the damage (fire, hail, wind, lightning). Many insurance companies are changing requirements for older roofs

For more information
contact Pro Home
Improvement

888.776.1998

prohomemi.com

Pro Advice - Your Roof Covers Your House, But What Covers Your Roof?

when it comes to creating homeowners policies. If you have an older roof, your insurance company may not be automatically covering it fully or at all when your policy is up for renewal.

If your roof is over 15 years old, you could be at risk for not having the cost of your roof replacement covered.

Insurance agents and insurance companies will conduct a simple online search to access your home's public permit records and see when the last permit was issued on your roof. If the last roof permit was issued more than 15 years ago, you are at risk for not having your roof covered by your insurance company and have a high probability that your policy could be canceled or non-renewed. Homeowners can access and view these public records by googling "[your city] permit lookup" and doing a search for your address.

If your roof is more than 15 years old, you might only be reimbursed for the depreciated value of the roof. This takes into account the aging and wearing of your roof, meaning you'll only receive a fraction of what the roof would cost to replace.

In most scenarios, an adjuster from the insurance company would visit your home to verify your claim. If the damage is determined to be from normal wear and tear, or poor condition, it will usually be considered normal maintenance and not covered by your policy.

Some Signs That Your Roof Will Not Be Fully Covered

Insurance companies will look for signals that tell them if they might not have to cover your roof in the case of damage. These are the signals they are looking for:

The age of your house. Older than 15 years and they will look harder at the actual age of the roof and any normal wear and tear.

Permits issued. If there are no permits that they can find or date back beyond 15 years, this may signal the insurance company that they do not need to reimburse you for your roof.

Shingle type. More durable shingle material is preferable.

Make Sure You Keep a Roof Over Your Head

Now that you know this information, you will want to pay more attention to the condition and age of your roof. You want to plan to replace or repair your roof as it ages. Don't wait for your insurance company to demand that you replace the roof.

Pro Advice - Your Roof Covers Your House, But What Covers Your Roof?

Replacing a roof can be a large expense; however it can be much more expensive to wait and ignore your roof problems, especially if you lose your homeowners insurance coverage and have to pay additional fees. Replacing your roof protects the value of your more valuable investment, especially when completed with the proper permitting, by the highest quality contractors available, using the best materials available. That is really important in Michigan because you never know when a significant snowfall, high winds or tornados can come through and damage your roof. Without insurance or with a roof that is too old, you will be responsible for any damage caused natural causes. It is better to replace your roof on your own terms than to risk weathering a storm with no or partial insurance.

Call the Pros

If you are considering a roof replacement in Michigan, call Pro Home Improvement at 888-776-1998 today. Our team of trusted roofing professionals will provide you with the highest level of customer service and inspect your roof for damage, to provide you with a fair estimate on what you need to do to fix it.



For more information contact Pro Home Improvement
888.776.1998 - prohomemi.com