



Tips: What to Do If You Get Roof Damage

Any damage to your home could be cause for alarm. Roofs especially serve a vital purpose of protecting the dwelling from the elements. Here's what to do if your roof gets damaged.

Protect the home from further damage

If a tornado rips through your neighborhood and tears part of your roof off, protect your home from further damage. In fact, preventing further damage when possible is often a requirement in homeowners policies, and further damage may not be covered. You may need to put up a tarp while you alert your insurer.

Don't let the insurance company boss you around

Insurance companies are businesses and may not have your best interests in mind when it comes to paying out roof damage claims. If you're not doing a good job of explaining what they should be paying you, they have no fiduciary obligation.

Don't get multiple estimates

If you get multiple estimates, your insurance company will want to see all of them and may only accept the lowest one. The lowest estimate may not be the best quality.

Consider roof material that can get you an insurance discount

Research materials that will be more durable than your current roof. Your insurance company might be willing to offer a discount for impact-resistant



roofing. Check with the insurer on roof material discounts before you make a final pick.

Watch out for roof repair scams

[Roof repair scams](#) often increase in the aftermath of large storms. These scams have been a major problem in Florida and are a factor in increasing home insurance costs in the state.

People looking to prey on vulnerable homeowners might go around the neighborhood offering quick repairs and telling you that they detected roof damage that you can't see. Watch out for:

- **Insisting on big payments upfront:** If a contractor wants more than 10% or \$1,000 down, be wary. Laws often say that contractors can't require larger deposits for home improvement contracts.
- **Check licensing:** While not all states require a roofing license, it's wise to work with a licensed contractor so you know they meet proper professional standards.
- **Better Business Bureau:** Always look a company up and verify they are a reputable company that has an A or A+ rating.