



Deductible Decoder:

The Texas Homeowner's Guide to
Understanding Roof Insurance & Saving Big



I Understanding Deductibles: The Basics

When you file a roof insurance claim in Texas, your deductible is the portion you are responsible for paying before your insurance company covers the remaining costs. Think of it as your "skin in the game." Deductibles are not random numbers — they are specifically outlined in your policy and can be either:

- **Fixed Dollar Amount:** For example, \$1,000.
- **Percentage-Based:** Common in Texas for hail and wind claims — typically 1% to 5% of your home's insured value.

Example:



Important: Texas law (Texas Insurance Code §7071.001) now prohibits contractors from "absorbing" your deductible. You must pay it out-of-pocket or your claim can be denied.

I How Your Deductible Affects Your Roof Claim

- **Higher Deductible = Lower Premiums:** Opting for a higher deductible lowers your annual insurance premium but increases your upfront cost when disaster strikes.
- **Lower Deductible = Higher Premiums:** Paying a little more each year provides more protection when you need to file a claim.
- **Claim Payouts Are Based on the Full Repair Cost, Minus Your Deductible:** If repairs cost \$15,000 and your deductible is \$5,000, insurance pays \$10,000. You're responsible for the deductible no matter what.

Tip: Never sign an insurance check over to a contractor without understanding how your deductible impacts the full payment.



Smart Ways to Manage Your Deductible (Legally!)



1. Know Your Deductible Before a Storm Hits

- Don't wait until your roof is leaking. Review your insurance documents now so you're not blindsided later.



2. Budget for Emergencies

- Set aside money in a home maintenance fund specifically for covering your deductible.



3. Choose the Right Roofing Contractor

- Work only with licensed, reputable Texas roofing companies who follow the law — no shady “we'll cover your deductible” promises.
- A great contractor helps maximize your claim value within legal boundaries.



4. Use Financing or Payment Plans

- Some roofing companies offer financing options to help you cover your deductible.



5. Leverage Discounts or Upgrades

- Some insurers offer premium reductions for upgrading to impact-resistant shingles after a claim. Ask if your project qualifies.



6. Claim Related Damages

- Sometimes roof damage also affects gutters, siding, or interiors. Ensure your claim includes **all** related repairs to maximize your payout (and absorb the deductible into a larger covered project).



7. Understand ACV vs. RCV Policies

- **Actual Cash Value (ACV):** Pays for the depreciated value of your roof.
- **Replacement Cost Value (RCV):** Pays the full replacement cost, less your deductible.
- Knowing which you have changes how much money you'll actually receive.





I Avoid These Deductible Mistakes

- **Letting Contractors "Eat" the Deductible:** Illegal in Texas and could void your entire claim.
- **Failing to Report All Damages:** Hidden damages later found will be much harder to claim.
- **Ignoring Small Storm Damage:** Little issues grow. Filing later may be outside the claim window.
- **Choosing the Cheapest Bid:** Insurance pays for reasonable repairs, not necessarily the lowest offer. Choosing cheap work could backfire with poor quality repairs.

I Real Talk: Why Paying Your Deductible Protects You



Paying your deductible might sting upfront, but it's your shield against:

- Claim denials
- Lawsuits for insurance fraud
- Future problems with resale disclosures
- Shoddy work from unethical contractors

Doing it the right way ensures you get the quality repairs your home deserves — and keeps your record clean.

Need Help Navigating Your Roof Claim?

Texan Roofing helps Texas homeowners maximize their insurance claims the legal, smart way.

 Visit [texan-roofing.com](https://www.texan-roofing.com)  Call: +1 (469) 461-4940

Get a **FREE** inspection and make sure your claim (and deductible!) works in your favor.