

Will Your Homeowners Insurance Cover The Cost Of Your New Roof?



Will Your Homeowners Insurance Cover The Cost Of Your New Roof?



Here in South Florida, our roofs have to stand up to a lot.

Extreme heat, torrential rains, strong winds, and hurricanes all affect the condition of your roof. If you notice missing or broken tiles, it's crucial to address the situation because your roof tiles protect the roof membrane, which makes your roof waterproof. Without the protection of your roof tiles, your roof membrane may get pierced or deteriorate from prolonged exposure to the sun and rain and cause water leaks into your home.

It is important to note that you may not even be able to tell if you have roof tile damage from the ground. Tile damage may only be visible while on top of the roof during an inspection.



ANA PEREZ

Dax Sicre is a true professional. His approach was open and determined at every turn to bring a conclusion to my situation with my insurance company, within two months resolved my issue in the amount over 35K .

Well, it depends. Here's what your tile roof recovery depends on and 3 simple steps to follow.

Your Recovery Depends on:

If 25% of your roof is damaged, your insurance company should pay you for a new roof if you have proper coverage.

If you have less than 25% of your roof damaged, your recovery depends on the kind of roof tile you have. If wind damaged your roof tiles and the roof tiles available to repair your roof don't match your tiles, your roof claim is bigger than the replacement of those damaged tiles.

How much bigger? It depends on the facts of your claim. When replacement tiles don't match yours, the law requires your insurance company to make reasonable replacement of the tiles in the areas next to your damaged tiles. This protects you from having a patched up roof.

The law, however, also provides the insurance company with certain parameters to consider when determining the extent of repairs and replacement of roof tiles needed in the adjacent areas.

Don't expect your insurance company to tell you whether your roof tiles can be matched or not, or even pay you for a new roof after you tell them that your roof tiles can't be matched. Many of our clients filed claims on their own and informed their insurance company that their roof tile no longer existed, but still only got paid for a roof repair.

We, however, have had a significant success rate in getting our clients' entire roof replacement paid for by their insurance company, even when, only a few tiles were damaged by Hurricane Irma.

Whether you have yet to file a claim or filed a claim and got paid for a roof repair, follow the 3 simple steps below.

STEP 1

Schedule your FREE roof inspection with us, so that we can determine if your roof tile qualifies.

STEP 2

Gather up any insurance policy and/or insurance claim documents you have for us to review.

STEP 3

Authorize us to represent you in your claim. We will handle the rest!

If all of this sounds a bit overwhelming, don't worry.



If your roof tiles have been discontinued, you may be eligible for an entire roof replacement, and you homeowner's insurance should cover it. After all, repairing your roof with tiles that don't match will likely reduce your property value and cause other issues due to tiles that don't properly fit together. Even worse, subsequent damages may be excluded by your insurer if deemed to have been caused by a repair defect. If a hurricane damaged your roof tiles, the time to get paid for your roof replacement claim is now.

By waiting to start your claim or appeal your insurance company's coverage decision, you could be responsible for the costs yourself.



MADELINE MENENDEZ

An original offer of 7K to a final settlement amount of \$55K.
My gratitude is immense and the process went much smoother than I expected and highly recommend you skip the adjustor and go with Dax.

Dax Sicre is here to help.

Property Insurance Claims Lawyer, State Certified Building & Roofing Contractor, Dax will work with you every step of the way so you can find a solution to your insurance claim.

Luckily, you've got Dax on your side. He can guide you through the process and file the right paperwork so that your insurance will cover the costs of replacing your entire roof. Plus, with his no recovery, no fee policy, there's no risk to you. And, if he has to go to court to advocate on your behalf, state law requires your insurance company to pay for his attorney fees if he's successful in your case. If he doesn't win, his work is free, and you won't have to pay him for his time.

Don't wait! Call Dax Sicre today.

786-534-6912

or send an email to
info@305HurricaneLawyer.com

Let us help you deal with your insurance company so you can rest easy with a new roof over your head.

