

Will Insurance Pay for a New Roof in NJ?

A Homeowner's Guide to Navigating Storm Damage, Policy Details, and Insurance Claims in South Jersey.



Does insurance cover roof replacement?

The honest answer? It depends.



YES.

If the damage is sudden and accidental (e.g., severe summer thunderstorms or Nor'easters).



NO.

If the roof is failing due to old age, normal wear, or deferred maintenance.

What Insurance Covers

“Covered Perils” – Sudden & Accidental Events



Wind Damage.

Lifted or wind-creased shingles, and missing sections following a documented high-wind event.



Hail Damage.

Direct impact marks on shingles, vents, and metal flashing.



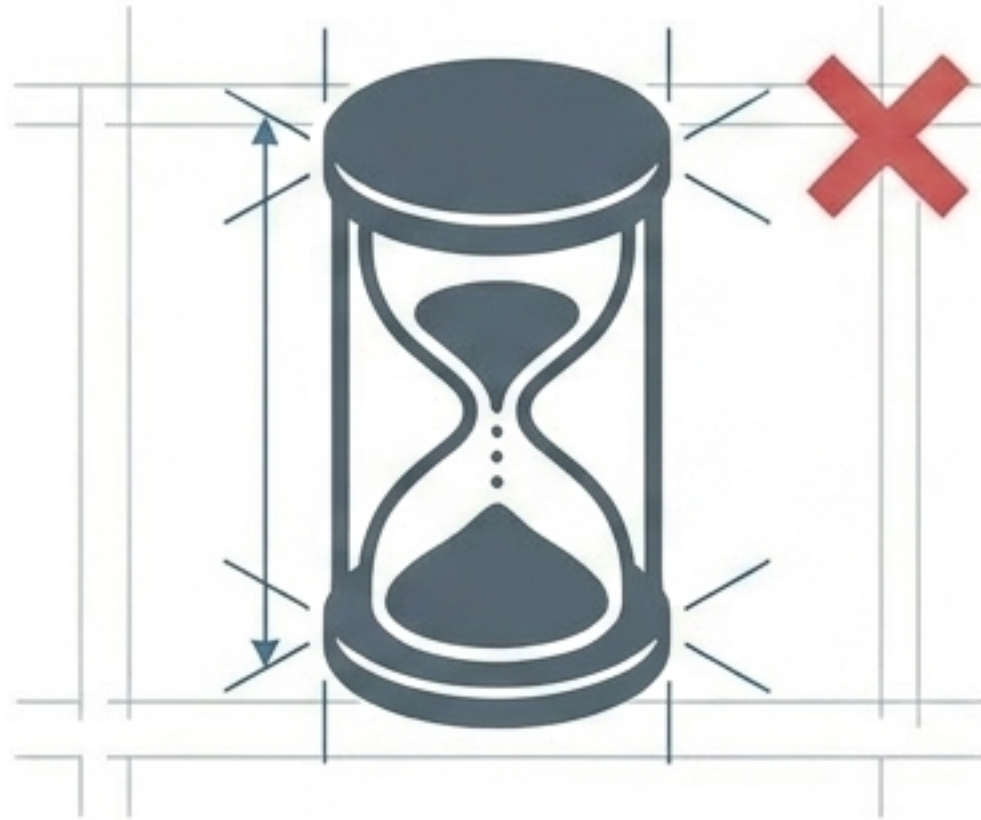
Falling Objects.

Crushed roofing components from fallen tree limbs, or sudden weight of ice/snow.

Most claims in Mount Laurel, Cherry Hill, and Mullica Hill follow major, isolated weather events.

What Insurance Does NOT Cover

Homeowners insurance is not a maintenance plan.



Normal Aging.

Granule loss, or simply reaching the end of the roof's expected lifespan.



Weathering.

Curling, cupping, or generally worn shingles from years of sun and rain.



Deferred Upkeep.

Leaks caused by old, failed sealants or ignored flashing repairs.

Homes built in the 70s–90s (like many in Marlton, Voorhees, and Washington Township) are often failing due to age, not storms.

The 4 Pillars of a Coverage Decision



Cause of Damage.

Was it a single, identifiable storm event?



Prior Condition.

What was the state and age of the roof before the damage occurred?



Policy Type.

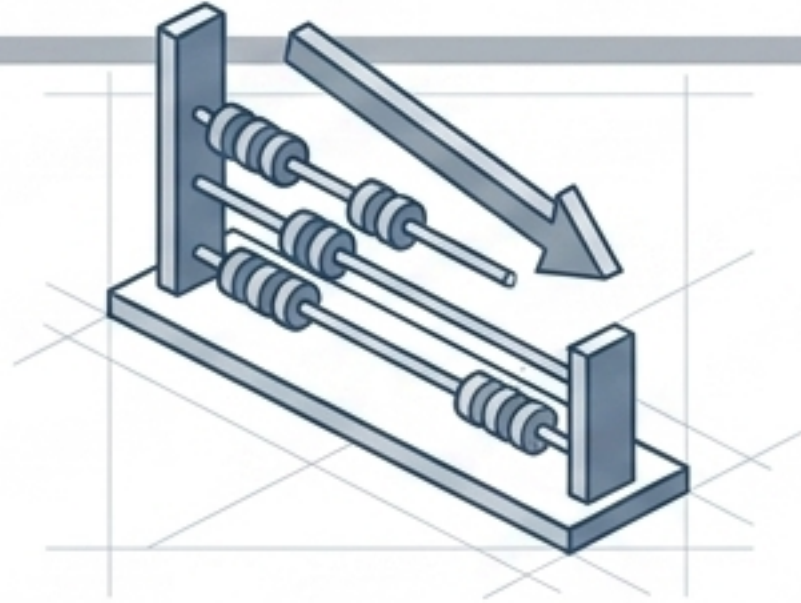
Do you have full replacement coverage or a depreciated payout?



Your Deductible.

Remember: older roofs may face reduced coverage or separate wind/hail deductibles.

Understanding Payouts: ACV vs. RCV



Actual Cash Value (ACV)

The Depreciated Payout

- The insurer pays the value of the roof minus age and wear.

— **Result:** On an older roof, this payout can be significantly lower than the cost of a new roof.



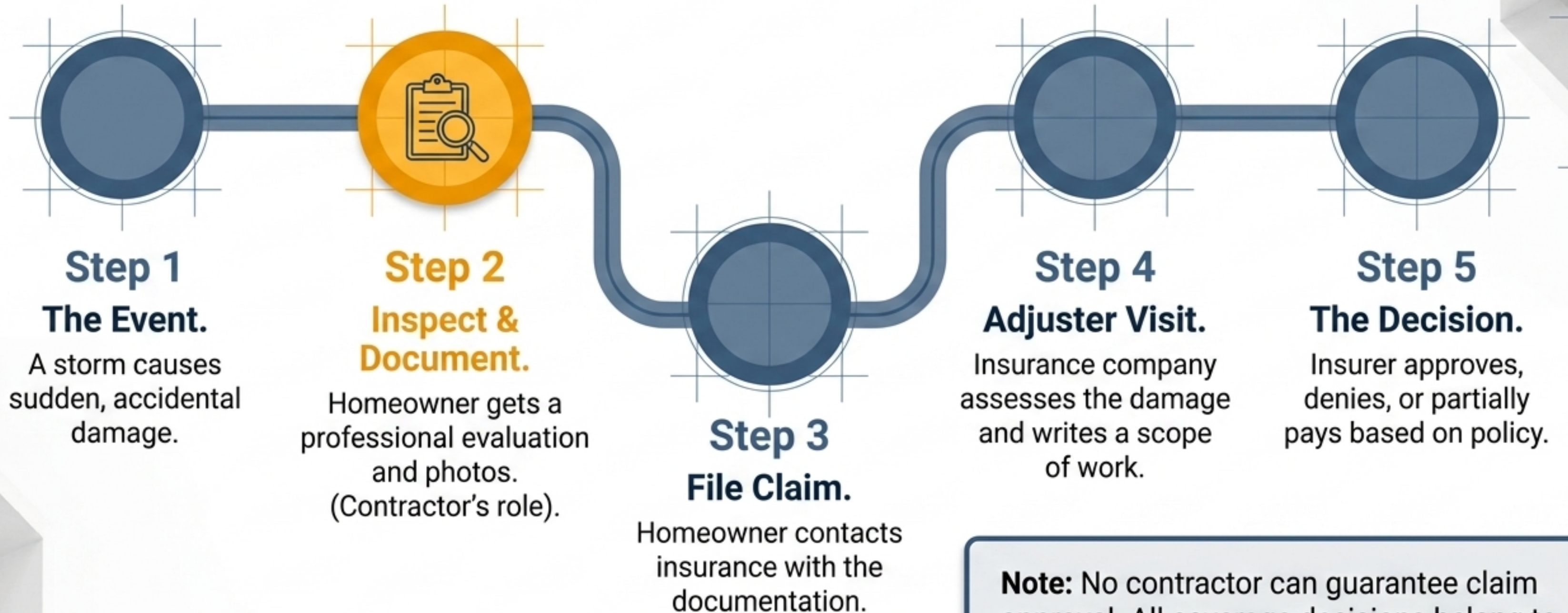
Replacement Cost Value (RCV)

The “Similar Quality” Payout

- The insurer pays the current market cost to replace the damaged roof.

✓ **Result:** Depreciation may be held back initially, but is typically released after the replacement work is completed.

The Claim Process Roadmap



Note: No contractor can guarantee claim approval. All coverage decisions belong to the insurance company alone.

Why Claims Get Denied or Limited

Timing

Claim wasn't filed within the policy's specific reporting window.



Evidence

Poor documentation making it impossible to tie the damage to one specific storm date.



History

Undisclosed pre-existing damage, or a roof that was already past its insurable lifespan (15–20+ years).



A denial doesn't always mean you did something wrong—it often just means the policy didn't cover that specific type of damage.

Your First 3 Steps After a Storm

1



Professional Inspection

Get a licensed evaluation to understand if the damage is from a storm or just old age.

2



Gather Documentation

Capture clear, date-stamped photos of the damage as soon as it's noticed.

3

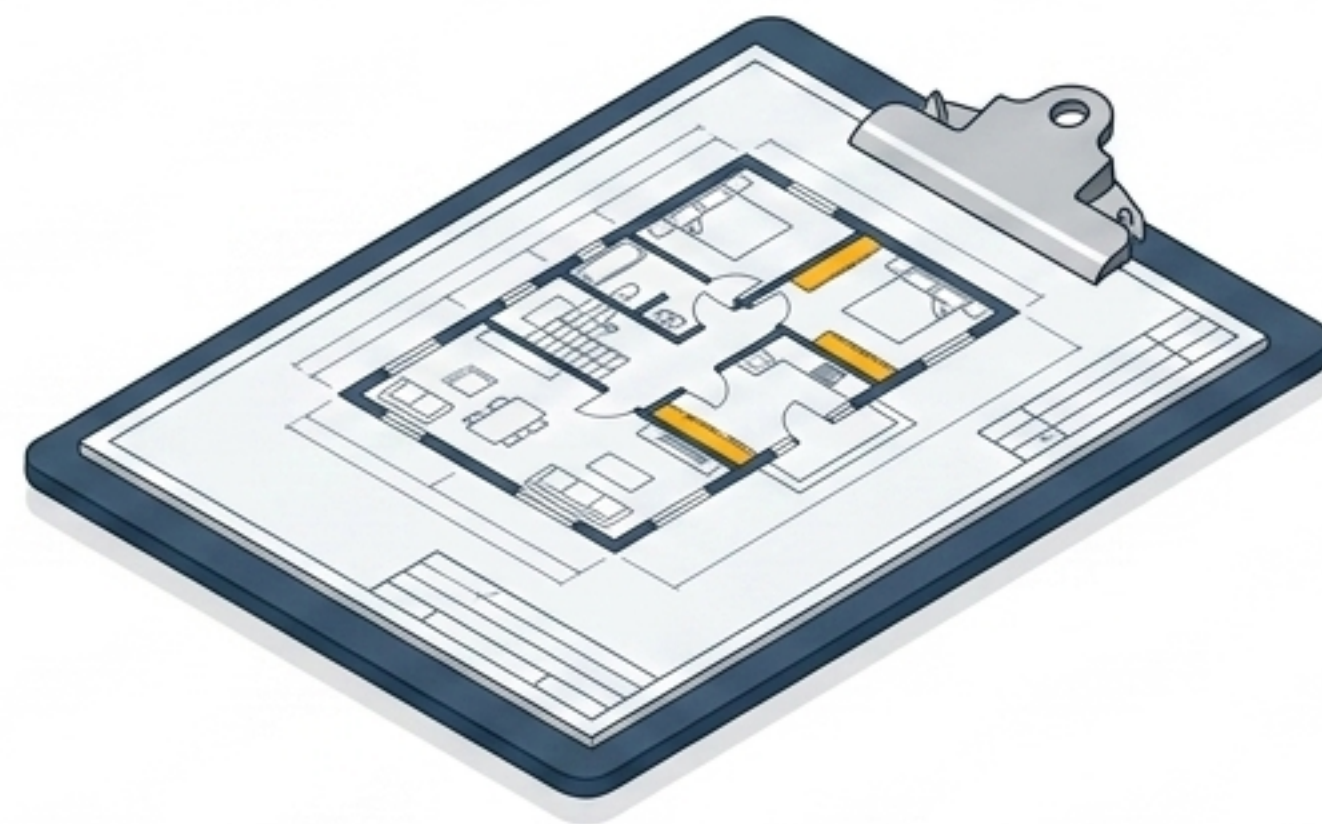


Review Your Policy

Confirm your exact deductible and whether you carry an ACV or RCV policy before calling the insurer.

Get clarity before you file a claim.

We provide honest evaluations, clear documentation, and plain-language explanations. No pressure. No sales push. Just the facts about your roof.



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