Louisiana Roof Insurance Claim Guide

A step-by-step guide for Shreveport, Bossier City & Northwest Louisiana homeowners

After a hail or wind storm, the roof isn't the only thing that gets complicated — the insurance claim does too. This guide walks you through the process the way we handle it for our customers, so you know exactly what happens next, what your insurer owes you, and where homeowners usually get shortchanged.

The process, step by step

01 **Free storm inspection**
Call us as soon as you suspect damage. A trained inspector walks your roof, checks the attic and soft metals, and tells you honestly whether you have a claim worth filing. No charge, no pressure.

02 **Photo & written damage report**
We photograph every slope, mark hail hits, lifted shingles, and wind creases, and put it all in a written Storm Inspection & Insurance Report you can hand straight to your insurer.

03 **File your claim**
You call the claims number on your policy (we'll sit with you if you'd like). Give them the date of the storm and say you have a contractor's inspection report ready.

04 **Adjuster meeting — we're there**
Your insurance company sends an adjuster to look at the roof. We meet them on site, walk the roof with them, and make sure every item in our report is seen and discussed.

05 **Scope & supplements**
The insurer issues a scope of work and an estimate. We compare it line by line to what the roof actually needs and submit a supplement for anything missed — code items, ventilation, flashing, decking.

06 **Roof installation**
Once the scope is approved, we schedule your job. Most homes are torn off and re-roofed in a single day, and we protect landscaping, pools, and driveways while we work.

07 **Final invoice & depreciation release**
After the work is complete we send the final invoice to your insurer so they release the recoverable depreciation they held back. You pay your deductible — nothing more.

08 **Warranty & records**
You get your workmanship warranty, manufacturer warranty registration, and a copy of every photo and document from your claim for your records.

Louisiana-specific things to know

• **Named-storm deductibles.** Many Louisiana policies carry a separate percentage deductible for hurricanes and named storms. Everyday hail and wind usually fall under your regular deductible — check your declarations page.

• **You choose your contractor.** Your insurer may suggest a preferred vendor, but Louisiana homeowners have the right to hire any licensed contractor they want.

• **Deductible "waivers" are illegal.** A roofer who offers to eat your deductible is offering to commit insurance fraud on your behalf. Walk away.

• **Prompt notice matters.** Policies require you to report damage promptly and list a deadline for filing. Don't sit on storm damage.

• **Help if things go wrong.** The Louisiana Department of Insurance offers a consumer complaint process and mediation for disputed claims.

Frequently asked questions

How does my deductible work on a roof claim?

Your deductible is the portion of the loss you pay before insurance pays the rest. It's the only out-of-pocket cost on an approved claim — the insurer pays the remaining balance directly. Check your declarations page for the amount; many Louisiana policies list a separate, higher deductible for hurricanes or named storms.

What is a hurricane or named-storm deductible?

Many Louisiana homeowners policies have a separate deductible that applies when damage is caused by a hurricane or a storm the National Weather Service has named. It's usually a percentage of your dwelling coverage (commonly 2%–5%) rather than a flat dollar amount, so it can be much larger than your standard deductible. Ordinary hail and wind storms typically fall under your regular deductible.

What's the difference between ACV and RCV?

Actual Cash Value (ACV) is the replacement cost minus depreciation for the age and condition of your roof. Replacement Cost Value (RCV) is the full cost to replace it with new materials. Most RCV policies pay the ACV first, then release the withheld depreciation once the work is completed and invoiced. ACV-only policies don't release the depreciation, so your out-of-pocket cost is higher.

Can a roofer waive or cover my deductible?

No — and you should walk away from any contractor who offers to. Louisiana law prohibits contractors from waiving, rebating, or absorbing an insurance deductible, and doing so can be treated as insurance fraud. We'll never offer it, and it's one of the biggest red flags when choosing a storm roofer.

Do I have to use the contractor my insurance company recommends?

No. You have the right to choose your own licensed contractor in Louisiana. Insurance companies may suggest a preferred vendor, but the choice is yours, and a contractor who works for you rather than the insurer is far more likely to make sure every item of damage is included in the scope.

What is a supplement?

A supplement is a request to add items the adjuster's original estimate missed or underpaid — things like decking replacement, drip edge, ice-and-water shield, ventilation, or local code upgrades. We prepare the supplement with photos and documentation and submit it to your insurer on your behalf.

How long does a roof insurance claim take?

Most claims run 3–6 weeks from filing to installation: about a week to get an adjuster on site, a week or two for the scope and any supplements, then scheduling. After a major storm, adjuster backlogs can stretch that out. We keep you updated at every step so you're never guessing.

What if my claim is denied or the estimate is too low?

Denials and low estimates happen, and they're often not the end of the road. We can request a re-inspection with our report in hand, submit additional documentation, or supplement the missed items. If the insurer still won't budge, Louisiana homeowners can request mediation through the Louisiana Department of Insurance or hire a licensed public adjuster.

How soon after a storm should I get an inspection?

As soon as it's safe. Hidden damage lets water in with every rain that follows, and most policies require you to report damage promptly. Your policy will also list a time limit for filing; a free inspection right after the storm protects your roof and your claim.

Will filing a claim raise my insurance rates?

It can vary. Weather-related claims are generally treated differently from claims caused by neglect, but every carrier sets its own rules. If you're unsure, ask your agent before you file — our free inspection tells you first whether the damage is worth a claim at all.

Does the age of my roof matter?

Yes. Older roofs carry more depreciation (which affects an ACV payout) and some Louisiana carriers now write roof-age limits or ACV-only roof coverage into their policies. Check your declarations page or ask your agent, and we'll give you an honest read on whether your roof qualifies.

What should I do right after a storm?

Stay off the roof. Photograph any visible damage from the ground, cover active leaks with a tarp or bucket, keep receipts for any emergency work, and call us for a free inspection before you call your insurer — that way you file with the full picture.

Right after a storm: your checklist

- Stay off the roof.
- Photograph visible damage from the ground.
- Tarp or bucket any active leaks and keep receipts for emergency work.
- Call Indemnity Roofing for a free inspection and written photo report: (318) 718-3008.
- File your claim with the report in hand, and we'll meet the adjuster on site.

This guide is general information from an experienced roofing contractor, not legal or insurance advice. Every policy is different — read yours and ask your agent about anything specific. Indemnity Roofing & Construction · 9140 Newcastle Dr, Suite C, Shreveport, LA 71129 · Louisiana License #76747 · indemnityroofing.net/louisiana-roof-insurance-claim-guide