

Understanding Roofing Insurance Claims: A Guide for Oklahoma Homeowners

Filing a Roofing Insurance Claim in Oklahoma: Where to Start

EDMOND , OK, UNITED STATES, February 28, 2025 /EINPresswire.com/ -- Oklahoma's unpredictable weather—ranging from hailstorms to high winds—often leaves homeowners dealing with unexpected roof damage. For many, navigating roofing insurance claims can be overwhelming, especially after a major storm. Understanding the claim process can help homeowners secure the repairs they need while minimizing stress.

Industry experts, including Shay Brown, CEO of McCann's Roofing and Construction, share insights on how Oklahoma homeowners can efficiently handle roofing insurance claims and ensure their home is protected.



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After a storm, acting quickly is crucial. Homeowners should document damage immediately by taking photos and videos of affected areas and contacting their insurance provider as soon as possible. The insurance company will schedule an adjuster's inspection to assess the extent of the damage.

Brown recommends having a roofing specialist present during this inspection. "An independent roofing professional can provide an expert assessment and ensure that all damage is properly documented," she says. "This can make a big difference in the insurance company's final estimate."

Step-by-Step Guide to Filing a Roofing Insurance Claim

Report the Damage: Contact your insurance provider and provide details about the storm and its impact.



At McCann's, we believe in honesty, and quality. Navigating insurance claims can be stressful, but we're here to advocate for you and ensure your home gets protection it deserves"

Shay Brown, CEO of McCann's Roofing and Construction

Schedule an Inspection: An insurance adjuster will visit your home to assess the damage. McCann's Roofing and Construction offers free inspections to help homeowners prepare before the adjuster arrives.

Get an Estimate: The adjuster will determine the cost of repairs, factoring in your deductible and policy coverage.

Hire a Trusted Contractor: Choose a licensed, experienced roofer to complete the work. Ensure the contractor understands insurance claims to help maximize your coverage.

Repair the Roof: Keep the insurance provider updated as work progresses.

Receive Payment: Insurance payments are typically issued once the repairs are complete.

Common Questions About Roofing Insurance Claims in Oklahoma

1. Does homeowners' insurance cover storm damage?

Yes, most policies cover damage from hail, wind, and tornadoes. However, coverage details vary, so homeowners should review their policy terms.

2. What if I'm selling my home and need a new roof?

Homeowners can file a claim if storm damage is present. However, if the roof simply shows age-related wear, insurance may not cover a full replacement.

3. What if the insurance company's estimate is too low?

Homeowners can request a re-inspection. Having a roofing contractor present can provide additional support in negotiating a fair settlement.

4. Does the age of my roof affect my claim?

Yes. Older roofs may receive reduced payouts or limited coverage depending on the insurance policy. This is why an experienced roofing professional is crucial when working with insurance adjusters.

How McCann's Roofing and Construction Helps Homeowners with Insurance Claims

Navigating an insurance claim can be complex, but homeowners don't have to go through it alone. McCann's Roofing and Construction has been serving Oklahoma for over 20 years, helping homeowners assess damage, work with adjusters, and ensure claims are handled properly.

"We believe in advocating for homeowners and making sure they receive the coverage they're entitled to," Brown says. "Our goal is to take the stress out of the claims process and provide high-quality, storm-resistant roofing solutions."

For homeowners needing roofing inspections, insurance claim assistance, or storm damage repairs, McCann's Roofing and Construction offers free consultations.

To schedule an inspection or learn more, visit roofingbymccanns.com or call 405-259-9998.

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