

Will Insurance Cover a 20-Year-Old Roof in Colorado?

Meta Description: Learn what affects insurance coverage for aging roofs over 20 years old in Colorado, coverage limitations, and how to maximize your protection.



Caption: Colorado's extreme weather makes insurance companies especially cautious about covering older roofs.

Alt text: Rain dripping from a roof.

Key Takeaways

- Insurance often covers roof damage from specific events like hail and wind, but coverage decreases as roofs age.
- Insurers often depreciate 20-year-old roofs, meaning you'll get less money for repairs.
- Regular maintenance and documentation can help maximize your insurance coverage.
- Weather in Colorado, like hail and rapid temperature changes, can affect your roof and insurance claims.
- At [Apex Restoration & Roofing](#), we help Colorado homeowners with premium roof constructions and fixes that last long.

Insurance Coverage for Older Roofs in Colorado

Common Insurance Policy

Most Colorado homeowners insurance covers roof damage from specific events. But coverage gets murky for roofs that have weathered two decades.

Insurance typically comes in two flavors:

- **Named Peril Policies:** Cover damage only from events listed in your policy (like hail or wind).
- **All-Risk Policies:** Cover all events except those specifically excluded.

Always read the fine print. Older roofs often face more exclusions and limitations.

Age Limitations

Insurance companies restrict coverage for older roofs because they break down more easily, creating a higher risk. Common restrictions include:

- **Depreciation:** Older roofs are worth less to insurers, so you'll get less money for repairs.
- **Coverage Caps:** Some insurers limit how much they'll pay for older roofs, regardless of damage.
- **Exclusions:** Certain types of damage won't qualify for coverage on roofs beyond a certain age.

These limitations mean you'll likely pay more out-of-pocket for a 20-year-old roof.

How Depreciation Works

Depreciation accounts for normal wear and tear over time. Insurers use it to calculate your roof's actual cash value, which is almost always less than replacement cost.

For example: Your 20-year-old roof originally cost \$10,000, but has depreciated by 50%. Your insurer might only pay \$5,000 toward a new roof, leaving you to cover the rest.

Tip: Maintain your roof and document all repairs. Good records can reduce depreciation and increase what your insurer will cover.

Apex Restoration & Roofing: Your Roofing Specialists in Colorado

Located in Englewood, Colorado, Apex Restoration & Roofing offers expert residential and commercial roofing services. With over 27 years of experience, we specialize in roof replacements, repairs, and storm damage restoration, using only the highest quality materials. Our A+ BBB rating and a 5-star rating on Google from satisfied customers ensure your project meets the highest standards of quality and satisfaction.

[See the Apex difference today!](#)

Impact of Colorado Climate on Roofs

Weather Challenges

Colorado throws several challenges at homeowners:

- Rapid temperature swings cause materials to expand and contract, creating cracks
- High altitude means more intense UV radiation that breaks down roofing materials faster
- Heavy snow loads stress roof structures

These conditions increase damage risk, making regular maintenance crucial. A well-maintained roof stands up better to Colorado's harsh climate and maintains insurance eligibility longer.

Hail Damage Concerns

Hail hits Colorado hard and often. Insurance companies know this and may impose stricter conditions on hail damage coverage, especially for older roofs.

With a 20-year-old roof, expect higher deductibles or reduced coverage for hail damage. Check your policy details and make adjustments to ensure adequate [protection](#).

Temperature Fluctuations and UV Exposure

Colorado's dramatic temperature swings from day to night stress roofing materials. These constant changes make older roofs crack and become brittle. A 20-year-old roof feels these effects more severely and breaks down faster.

The high altitude also exposes your roof to stronger UV radiation, which speeds up deterioration. Watch for fading, cracking, and wear and fix these issues quickly to maintain insurance coverage.

Understanding Coverage Options



Caption: When insuring an older roof, know your options. Different policies offer different levels of protection, and understanding them helps you make smart insurance decisions.

Alt text: An image of a cracked roof with an opening.

Full Replacement vs Actual Cash Value

When insuring an older roof, you'll need to understand the difference between full replacement cost and actual cash value policies. This distinction can have a significant impact on how much you'll receive if you need to file a claim.

Full Replacement Cost: This type of policy covers the cost to replace your roof with a new one of similar kind and quality, without deducting for depreciation. However, it might come with higher premiums.

Actual Cash Value: This policy takes depreciation into account, meaning you'll receive less money for a roof that's 20 years old compared to a newer one. While premiums might be lower, you could face higher out-of-pocket costs for repairs or replacements.

What's Covered and What's Not

Most policies include:

- Coverage for specific events like hail and wind.
- Exclusions for normal wear and tear.
- Exclusions for damage from lack of maintenance.
- Possible exclusions for certain materials on older roofs.

- Additional endorsements or riders for enhanced coverage options.

Pro Tip: Review your policy regularly and talk with your insurer. Consider adding endorsements (additional coverage options) for things like hail damage or [roof leaks](#) that might not have full coverage under standard policies.

Steps to Maximize Coverage

Regular Maintenance and Documentation

- Check your roof at least twice yearly, ideally in the spring and fall.
- Document any repairs or upgrades, and keep records of all maintenance work.
- Address minor issues promptly to prevent them from becoming major problems.
- Clear debris from gutters and downspouts to prevent water damage.

Engaging Roofing Experts

Sometimes, it's best to call in the experts. Professional roofing contractors like [Apex Restoration & Roofing](#) to provide thorough inspections, identify potential issues, and perform necessary repairs. We have the expertise to spot problems that might go unnoticed by the untrained eye, ensuring your roof remains in top condition.

Timely Claims and Assessments

Don't wait to file claims for [roof damage](#). Report problems to your insurance company right away. Faster claims mean faster processing and better chances of getting the coverage you deserve.

Have a professional assess damage immediately. Their detailed report is valuable evidence when dealing with insurers.

Apex Restoration & Roofing: Your Partner for Aging Roofs

Older roofs require specialized care and expertise, especially in Colorado's challenging climate. At [Apex Restoration & Roofing](#), we offer comprehensive services designed specifically for aging roofs and insurance-related concerns.



Caption: Our specialized equipment and techniques allow us to address the unique challenges of older roofs while meeting insurance requirements.

Alt text: A man repairing a roof.

Our specialized older roof services include:

- **Detailed Insurance Inspections:** Our thorough evaluations document your roof's condition and identify damage that qualifies for insurance coverage, separating wear-and-tear from covered events.
- **Insurance-Compatible Repairs:** We perform high-quality repairs that meet insurance standards while working with the challenges of older roofing systems.
- **Material Matching Expertise:** Finding materials that match your existing 20-year-old roof can be challenging. Our team specializes in sourcing and [installing](#) compatible materials for partial repairs.
- **Preventative Maintenance Programs:** Our scheduled maintenance services help extend your aging roof's life and keep it insurable for as long as possible.
- **Documentation Services:** We provide detailed reports, photos, and maintenance records that help support your insurance claims.

Contact us at **303-691-5035** for a comprehensive roof inspection and consultation or [visit our website](#). Our team will help you understand your roof's current condition, its insurability, and your best options for maintaining coverage as your roof ages.

[Need a roof inspection or help with insurance? Get in touch with us today!](#)

Frequently Asked Questions (FAQs)

Does Colorado insurance cover hail damage on old roofs?

Yes, most homeowners insurance policies in Colorado cover hail damage, even for older roofs. However, coverage might be limited, and you could face higher deductibles. Check your policy details to understand what is and isn't covered.

Are there specific age limits for roof insurance coverage?

Insurance companies often impose age limits on roof coverage. While there isn't a universal age limit, many insurers apply depreciation to roofs that are 15–20 years old or older. This means you'll receive less money for repairs or replacements.

- Some insurers might not cover roofs over a certain age.
- Others might only offer actual cash value coverage instead of full replacement.
- Check with your insurer to understand their specific age-related policies.

How can I increase my old roof's insurance coverage?

First, regularly maintain your roof and document all repairs and upgrades. This can show your insurer that you're taking proactive steps to maintain your roof, potentially leading to better coverage.

Next, consider adding endorsements or riders to your policy. These can provide additional coverage for specific perils, like hail damage, that might not be fully covered under your standard policy.

Can I switch insurance providers with an old roof?

Yes, you can switch insurance providers even if you have an old roof. However, be aware that insurers may impose limitations or exclusions on coverage for older roofs. It's essential to shop around and compare policies to find the best coverage for your needs.

When switching:

- Get quotes from multiple insurers
- Compare coverage, deductibles, and premiums
- Check for exclusions specific to older roofs
- Provide maintenance records to show you've cared for your roof

Before switching, consider having [Apex Restoration & Roofing](#) perform a comprehensive assessment. Our detailed condition reports can help you negotiate better terms with new insurance providers by showing that your roof has been well-maintained and is in better condition than its years might suggest.