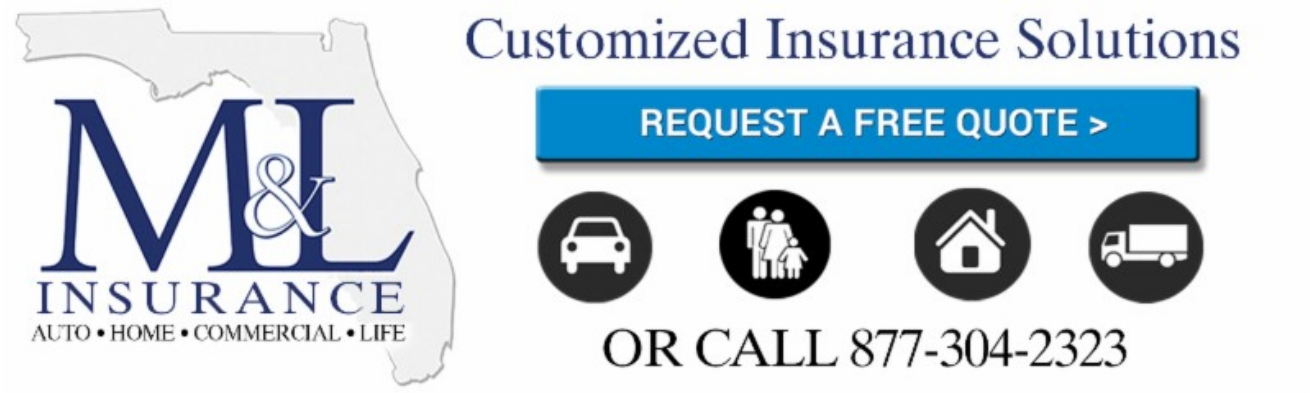
Does roof aging affect homeowners insurance

2026-08-10 | M&L; Insurance newsletter

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Yes. Insurance companies view older roofs as higher risk because they are more likely to leak, sustain storm damage, or fail during extreme weather. Many insurers consider a roof's age when determining:

· Your eligibility for coverage

· Your annual premium

· Whether a claim is approved or denied

· Whether your roof will be covered at replacement cost or actual cash value (ACV)

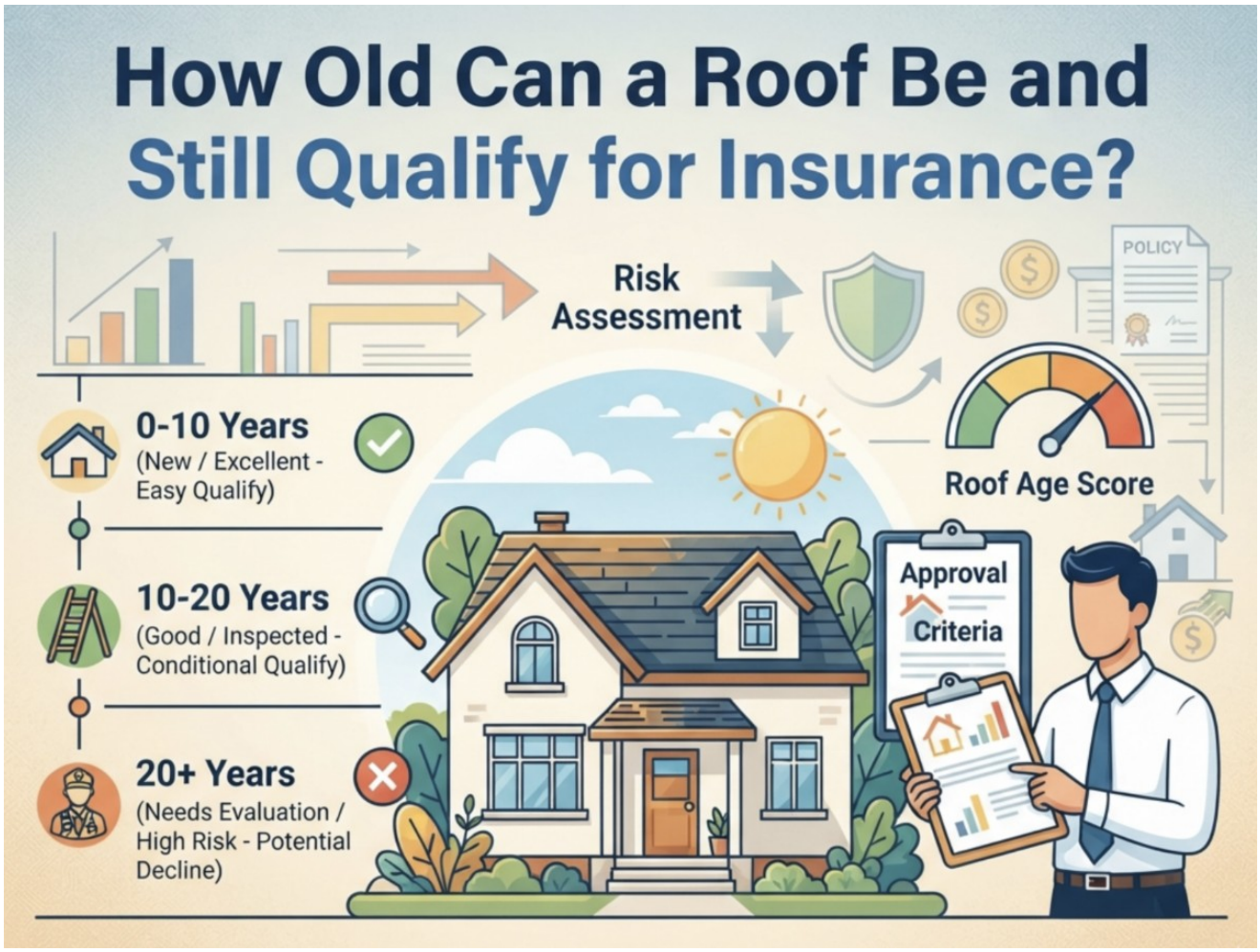
Roofs made of asphalt shingles typically have a life expectancy of 20-25 years, while materials like metal, tile, or synthetic shakes may last 40-50 years or more. As a roof approaches the end of its expected lifespan, insurers may offer limited or conditional coverage.

Roof Age	Common Coverage Type	Requirements	Likelihood of Full Coverage
0–10 years	Replacement Cost (RCV)	Minimal - proof of installation may suffice	High
11–15 years	RCV or ACV (varies)	Inspection or certification may be required	Moderate to High
16–20 years	Actual Cash Value (ACV) likely	Strong maintenance records and inspection helpful	Moderate
21–25 years	ACV or Denial	Roof must be in excellent condition	Low to Moderate
26–30+ years	Denial likely	Total replacement or exceptional materials needed	Low

Roof Age vs. Insurance Coverage: What to Expect

To better understand how your roof's age can impact your insurance options, here's a quick comparison:

Note: These are general trends and may not apply to every insurance provider or policy. Coverage can vary significantly, so it's always best to review your policy or speak with your insurance agent directly.



There is no universal rule, but many insurance companies begin scrutinizing roofs around the 15-year mark. Common thresholds include:

· 15 years: May require an inspection or certification

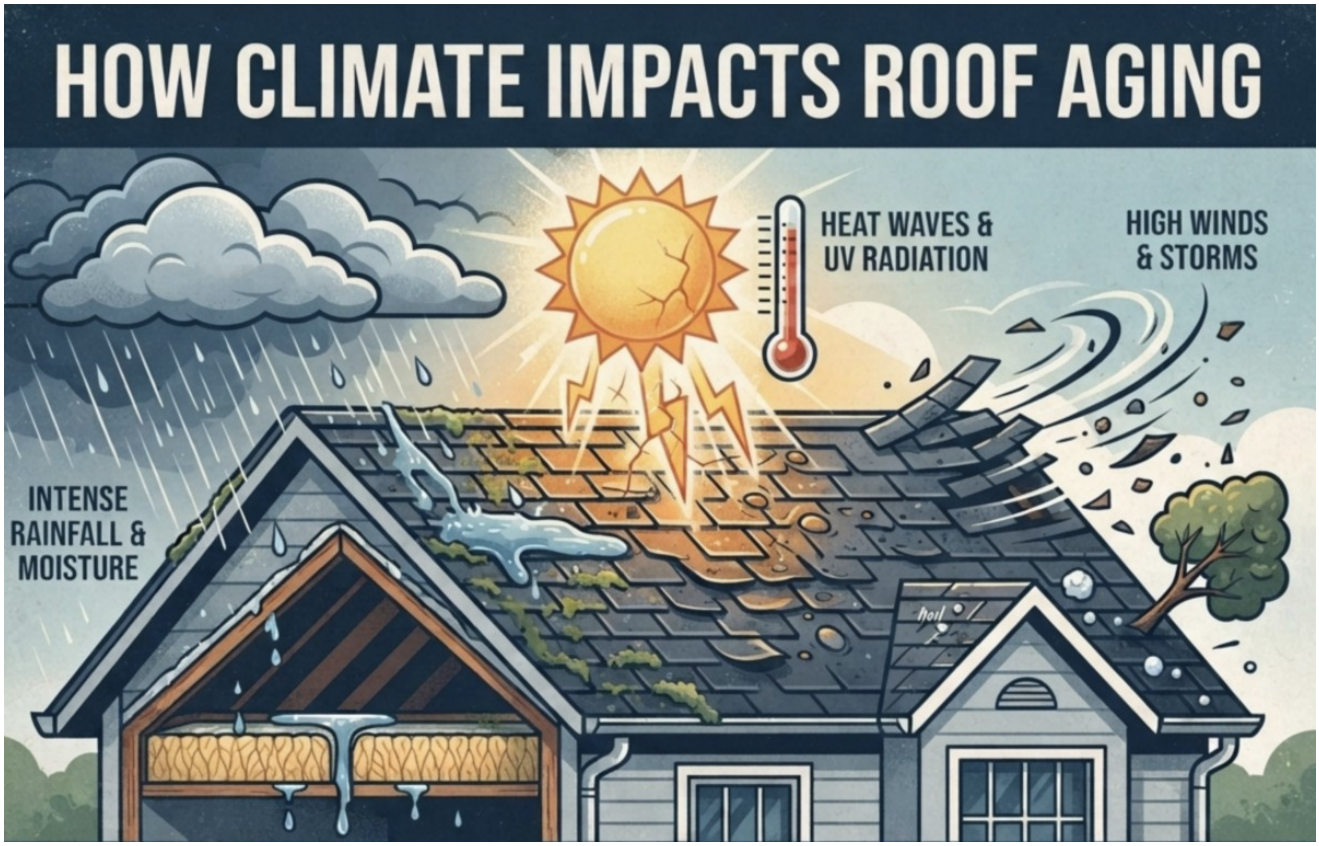
· 20 years: May only qualify for actual cash value (ACV) reimbursement

· 25-30 years: Coverage may be denied altogether unless the roof is in exceptional condition

Well-maintained roofs with no signs of damage or deterioration may still qualify for coverage, especially if made of high-end or newer materials. Always confirm with your insurance provider to understand how roof age impacts your specific policy.

Regional and Climatic Factors Affecting Roof Longevity and Insurance Decisions

Where you live plays a major role in how long your roof lasts-and how your insurance company assesses its risk. Climate and regional weather patterns can accelerate wear, increase the likelihood of damage, and directly influence both your roof's lifespan and your insurance options.



Here’s how different weather conditions can impact your roof over time:

· Extreme Heat: Prolonged exposure to high temperatures can cause roofing materials, especially asphalt shingles, to warp, crack, or become brittle. Homes in hot, sunny regions may see roofs age faster than those in milder climates.

· UV Radiation: Constant sunlight breaks down the protective layers of roofing materials, causing sealants to deteriorate and making shingles more prone to lifting and leaks.

· Heavy Rain and Humidity: Persistent moisture can lead to mold, rot, and water infiltration, particularly if a roof is already aging or poorly ventilated.

· Snow and Ice: In colder regions, freeze-thaw cycles and ice dams can cause shingles to crack or loosen, while the weight of accumulated snow may stress the roof’s structure.

· High Winds and Storms: Areas prone to hurricanes, tornadoes, or strong thunderstorms face increased risk of wind-driven damage, such as missing shingles or torn flashing.

· Hail: Hailstorms can dent, crack, or puncture roofing materials, especially on older roofs that have already lost some resilience.



Will Insurance Cover a 20-Year-Old Roof?

In many cases, yes-but with caveats. If your 20-year-old roof is in good condition and hasn't led to prior claims, many insurance providers may still offer coverage. However, this coverage may come with limitations. For instance, your policy might reimburse you based on actual cash value (ACV) rather than the full replacement cost, meaning depreciation will be factored into the payout. Your insurer may also request a recent roof inspection or third-party certification to assess its condition.

You could face higher deductibles or premiums due to the increased risk associated with older roofs. While a well-maintained 20-year-old roof can still qualify for insurance, it will be closely evaluated for signs of wear, granule loss, and overall structural integrity.

Every policy is different, so it's always best to check with your agent for the most accurate guidance.

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IMPORTANT INFORMATION.

We are currently having technical issues with our M&L Insurance App and our GloveBox provider. We will no longer be partnered with GloveBox. We are working on a replacement that will be easier to use and update and more client friendly. Stay tuned. We will inform you as soon as our new App is available.

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