

J. Cole Roofing Explains Roof Insurance Rules Central Arkansas Homeowners Face

Austin, Arkansas roofer explains wind/hail deductibles, roof payment schedules, storm damage signs and how to vet a contractor before replacing a roof.

CABOT, AR, UNITED STATES, October 19, 2026 /EINPresswire.com/ -- [J. Cole Roofing and Construction](#), a roofing contractor based at 3053 AR-367 in Austin, Arkansas, is advising Central Arkansas homeowners to review three things before they replace a roof: what their homeowners insurance policy will actually pay, how the age of their roof affects that payment, and whether the contractor they hire can be verified with the state. The guidance follows another active storm year in Lonoke County and comes as Arkansas homeowners continue to adjust to state insurance changes that allow separate wind and hail deductibles and age-based roof payment schedules.



A J. Cole Roofing and Construction crew member works on new roof decking during a residential roof replacement in Cabot, Arkansas.

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The costliest roofing mistakes we see happen before the old roof comes off. Know your deductible, your roof's age and who you're hiring before you sign anything.”

Owner, J. Cole Roofing & Construction

The Austin company, which also does business as J. Cole Construction, provides residential roof replacement, storm damage repair, roof inspections, and insurance claim documentation support for homeowners in Austin, Cabot, Ward, Lonoke, Jacksonville, Sherwood, and surrounding Central Arkansas communities. In the company's experience, many of the most expensive roofing mistakes happen before a single shingle comes off. A claim gets filed without the homeowner knowing the deductible. Damage goes undocumented. A contract gets signed with a crew that cannot be found after the next storm.

The information below reflects the questions the company hears most often from homeowners who are deciding whether to file a claim, repair a roof, or replace it.

Why Arkansas Roof Claims Work Differently Now

On November 2, 2023, the Arkansas Insurance Department issued Bulletin No. 17-2023, titled "Claims Settlements for Storm Damaged Roofs." The bulletin allowed insurers to apply a mandatory separate wind/hail deductible and a mandatory roof schedule endorsement for roofs seven years or older, provided the insured receives proper notice and that notice is approved by the Department.

Arkansas legislators later heard that the state had been the last in the country to permit split deductibles. In a 2024 legislative summary, the Arkansas Senate reported that insurers paid more than \$489 million in claims from the March 31, 2023, storm that struck Wynne, and that an Arkansas banker told lawmakers homeowners were being surprised by out-of-pocket costs of \$10,000 to \$12,000 for a new roof even with insurance.

For homeowners, the practical result is that two policies on two similar houses can pay very different amounts for the same hailstorm. The difference usually comes down to the deductible structure, the settlement method, and the age of the roof.

Arkansas Storm Risks and How They Damage Roofs



A large hailstone collected after a storm in Cabot, Arkansas. Hail can bruise shingles and dent roof metals without leaving damage visible from the ground.



Shingle bundles and roofing materials staged at a Cabot, Arkansas home ahead of a J. Cole Roofing and Construction roof replacement.

Central Arkansas roofs face several types of severe weather, and each one damages a roof in a different way.

Hail can bruise or fracture asphalt shingles, knock protective granules loose, and dent metal flashing, vents, and gutters. A bruise may not be visible from the ground, but it can weaken the shingle mat and shorten the shingle's service life.

Straight-line winds from severe thunderstorms can lift, crease, or tear shingles and break the adhesive seal strips that hold each course down. A shingle that has been lifted and resealed improperly can leak months later. On July 6, 2026, the National Weather Service in North Little Rock reported wind gusts up to 60 mph across Central Arkansas, with several reports of wind damage in Lonoke County. Storms on August 26, 2026, produced hail reports in Lonoke County as well.

Tornadoes can remove sections of roofing, decking, or entire roof structures, and flying debris can puncture roofing even on homes outside the direct path.

Heavy rain and long periods of summer heat do not usually cause a claim on their own, but they expose weaknesses. Poor attic ventilation traps heat that ages shingles from below, and failed flashing lets water into the roof assembly.

Storm Damage Warning Signs Homeowners Can Check Safely



J. Cole Roofing and Construction team members meet homeowners and display roofing, siding, and window samples at a community event booth.



J. Cole Roofing and Construction, a roofing contractor based in Austin, Arkansas, serving Cabot and Central Arkansas.

Homeowners do not need to climb a ladder to spot many warning signs. From the ground and inside the home, J. Cole Roofing and Construction recommends watching for granules collecting in gutters or at downspout outlets, missing or visibly lifted shingles, dented gutters, downspouts, or vent caps, water stains on ceilings or upper walls, damp insulation or daylight visible in the attic, and shingles that appear curled, cupped, or uneven.

Some of the most consequential damage stays hidden. Compromised flashing around chimneys, vents, and wall transitions, softened or delaminated decking, and moisture trapped under the shingles often require a hands-on inspection to find. J. Cole Roofing and Construction provides [on-site roof inspections](#) in which a technician physically walks the roof and evaluates shingle condition, flashing, decking stability, and attic ventilation, then documents findings with photographs. The company does not rely only on satellite imagery or automated reports for storm assessments.

Replacement Cost Value, Actual Cash Value, and Depreciation

Most homeowners policies settle roof claims in one of three ways, and the policy's declarations page and endorsements determine which one applies.

Replacement Cost Value (RCV) coverage pays what it costs to replace the damaged roof with materials of like kind and quality, minus the deductible. Insurers commonly pay an RCV claim in two parts. The first payment reflects the roof's depreciated value. The remainder, called recoverable depreciation, is typically released after the work is completed and documented.

Actual Cash Value (ACV) coverage pays the depreciated value of the roof, minus the deductible. Depreciation reflects the roof's age and condition, so an older roof receives a smaller payment, and that depreciation is generally not recovered later.

A roof payment schedule, permitted in Arkansas under Bulletin 17-2023 for roofs seven years or older, pays a percentage of the roof's replacement cost based on the roof's age and material. Each insurer files its own schedule, so the percentage is set by the policy rather than by a statewide table.

Homeowners should also review exclusions. Policies generally do not cover wear and tear, deterioration, or damage caused by neglected maintenance, and some exclude or limit cosmetic damage to metal roofing.

Understanding Wind and Hail Deductibles

A separate wind/hail deductible is often written as a percentage of the home's dwelling coverage rather than a flat dollar amount. A 2 percent deductible on a home insured for \$250,000 equals \$5,000, which is the homeowner's share of a covered wind or hail loss before the insurer pays

anything.

That number matters before a claim is filed. If the cost to repair the damage is close to or below the deductible, a claim may produce little or no payment while still appearing in the home's claim history. The Arkansas Senate has reported that the Insurance Department requires insurers to notify customers of the dollar amount of their wind/hail deductible, and homeowners who are unsure of their figure can ask their agent for it in writing.

Roof Age, Insurability, and Out-of-Pocket Costs

Roof age now affects coverage at three points: when a policy is written or renewed, when a claim is settled, and when a homeowner decides between repair and replacement. An older roof may move a policy onto an ACV basis or a roof payment schedule, lower the settlement, and raise the share of the replacement that the homeowner pays directly.

Because settlement can depend on age, homeowners should keep proof of when the roof was installed, such as the contractor's invoice, a permit record, or the manufacturer's warranty registration. Without documentation, the age used in a claim may be an estimate.

Common Insurance Claim Mistakes

J. Cole Roofing and Construction identifies several mistakes that regularly cost Arkansas homeowners money.

Filing before understanding the deductible. A homeowner should know the wind/hail deductible and settlement method before reporting a loss.

Failing to document the damage. Date-stamped photos of the roof, gutters, siding, vehicles, and outdoor items taken soon after a storm help establish when damage occurred.

Waiting too long. In Bulletin 19a-2020, the Arkansas Insurance Department stated that insurers must recognize a good-cause exception to policy filing deadlines for wind and hail claims, such as damage a homeowner could not reasonably have discovered. That bulletin does not excuse homeowners from reporting losses promptly, and policy deadlines still apply.

Assuming all storm damage means a new roof. Insurers pay for covered damage. Isolated damage may be settled as a repair, and pre-existing wear is generally excluded.

Relying on a contractor's promise of approval. Coverage decisions belong to the insurance company. No roofing contractor can guarantee that a claim will be approved or how much it will pay.

What Insurance Adjusters Evaluate

During an inspection, an insurance adjuster typically examines the roof for hail impacts and wind damage, checks soft metals such as vents, flashing, and gutters for dents that indicate hail size and direction, measures the roof, and evaluates whether damage is storm-related or the result of age and wear. The adjuster's findings form the basis of the insurer's estimate and coverage decision.

J. Cole Roofing and Construction provides [roof insurance claim assistance](#) that includes inspecting and photographing damage before a claim is filed and meeting the adjuster at the property when the homeowner requests it, so that the damage the company documented can be reviewed during the adjuster's visit. Questions about policy language, coverage disputes, or denied claims can also be directed to the homeowner's insurance agent, the Arkansas Insurance Department's consumer services staff, or a licensed attorney.

Repair or Replacement

A repair may be appropriate when damage is limited to a small area, the remaining shingles are in sound condition, the decking is intact, and matching materials are available. Full replacement is more likely to make sense when damage is spread across multiple roof slopes, when shingles show widespread granule loss, cracking, or curling, when decking has been compromised by moisture, or when the roof is nearing the end of its expected service life. According to the company, asphalt shingles in the Arkansas climate generally last about 20 to 25 years under normal conditions, although storm exposure, ventilation, and installation quality all affect where an individual roof falls in that range.

Choosing Roofing Materials

Architectural asphalt shingles are the most common choice for Central Arkansas homes and are thicker and more dimensional than older three-tab products. Impact-resistant shingles are tested for resistance to hail impacts, and some insurers offer premium credits for them, though discounts vary by carrier and policy. Metal roofing offers a longer potential service life but costs more to install, and homeowners should ask whether their policy limits coverage for cosmetic dents.

Arkansas has also moved toward stronger roof standards. Act 427 of 2025, the Strengthen Arkansas Homes Act, created a grant program administered through the Arkansas Insurance Department to help homeowners upgrade roofs to the FORTIFIED standard developed by the Insurance Institute for Business and Home Safety. Program status, insurer discounts, and eligibility rules can change, so homeowners should confirm current details directly with the Department and their insurance agent before planning a project around them.

Manufacturer warranties and workmanship warranties are separate. A manufacturer warranty covers material defects and may require installation by a credentialed contractor. A

workmanship warranty covers installation errors and is only as reliable as the company that issues it. J. Cole Roofing and Construction installs IKO and Malarkey asphalt shingle products as well as selected metal roofing systems, and the company holds IKO-certified installer and Malarkey Pro Contractor credentials.

How to Choose a Qualified Roofing Contractor in Arkansas

Since January 1, 2022, contractors performing residential roofing work valued at more than \$2,000, including labor and materials, must be registered with the Residential Committee of the Arkansas Contractors Licensing Board unless they hold a Residential Builder or Residential Remodeler license. Homeowners can verify a contractor's status through the Board before signing a contract. The Arkansas Attorney General's office lists home improvement scams among the state's top ten consumer issues each year.

Before hiring a roofer, homeowners should confirm state registration or licensing, request a current certificate of general liability insurance, and get a written estimate and a written workmanship warranty. They should also be cautious of door-to-door solicitors who arrive immediately after a storm, out-of-area crews with no local address, pressure to sign the same day, requests for full payment before work begins, and any offer to cover or waive the homeowner's deductible. The deductible is the policyholder's obligation under the insurance contract.

What a Roofing Estimate Should Include

A complete roof replacement estimate should identify tear-off and disposal of existing roofing, the number of layers being removed, how damaged decking will be identified and priced, underlayment type, ice and water barrier locations where used, drip edge, starter strips, ridge and hip materials, flashing replacement at chimneys, walls, and penetrations, ventilation changes, permits where required, and job-site cleanup. Decking replacement is the most common unexpected cost because damaged boards often cannot be seen until the old roof is removed.

For homeowners paying out of pocket, J. Cole Roofing and Construction generally provides written estimates within 24 to 48 hours using roof measurement software and prefers to review the estimate in person. On insurance projects, material and color selections and scope details are confirmed in writing before installation, and the company collects payment after the completed work has been reviewed with the property owner.

Preventive Maintenance Extends Roof Life

Regular attention can delay replacement and strengthen a future claim. J. Cole Roofing and Construction recommends a professional inspection after significant hail or wind events and periodically on roofs 15 years or older, routine gutter cleaning so water drains away from fascia

and foundations, an attic ventilation check to reduce heat buildup, and prompt repair of lifted shingles, failed sealant, and damaged flashing before water reaches the decking. Homeowners should keep a simple file with installation records, inspection reports, repair invoices, and dated photos, which can help answer questions about roof age and condition if a claim is ever filed.

About J. Cole Roofing and Construction

J. Cole Roofing and Construction, also known as J. Cole Construction, is a roofing and exterior contractor located at 3053 AR-367 in Austin, Arkansas. The company provides residential roof replacement, storm damage repair, roof inspections, insurance claim documentation support, gutter installation, and commercial roofing for property owners in Austin, Cabot, Ward, Lonoke, Jacksonville, Sherwood, and surrounding Central Arkansas communities. Its process begins with a physical on-site inspection, and it installs IKO and Malarkey asphalt shingle products and selected metal roofing systems. The company lists Arkansas Commercial Roofing License #0357350926 on its website.

For more information, homeowners can call (501) 605-4426 or visit <https://jcoleconstruction.com>.

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