

ROOFING SURFACE PAYMENT SCHEDULE

The terms of the policy apply except as changed by this endorsement.

CONDITIONS - SECTION I

Loss Value Determination.

The Loss Value Determination condition is amended to add the following:

Loss Settlement for Roofing System to Coverage A - Dwelling and Dwelling Extension when Damaged by Windstorm or Hail.

- (1) When the age of any roofing surface, except for any wood roofing surface, is 9 years old or newer, **you** will receive payment as shown in the Roofing Surface Payment Schedule below. Once the **roofing system** has been repaired or replaced, **we** will pay the least of:
 - (a) the amount **you** spent to repair or replace the damaged **roofing system** with materials of like kind and quality;
 - (b) **our** cost to repair or replace the damaged **roofing system** with materials of like kind and quality; or
 - (c) the **limit** shown in the Declarations;less what was initially paid from the Roofing Surface Payment Schedule.
- (2) If the damaged **roofing system** is not repaired or replaced within 12 months from the date of loss, the damage to the **roofing system** will be settled at the amount shown in the Roofing Surface Payment Schedule notwithstanding the provisions of paragraph (1) above. **We** may waive, when **we** deem necessary, the requirement to repair or replace the damaged **roofing system** within 12 months after the date of loss.
- (3) When the age of any roofing surface, except for any wood roofing surface, is 10 years old or older, **we** will pay the least of:
 - (a) the percentage, as reflected in the Roofing Surface Payment Schedule below, of the cost to repair or replace the damaged **roofing system** with materials of like kind and quality; or
 - (b) the **limit** shown in the Declarations.
- (4) For any wood roofing surface regardless of its age, **we** will pay the least of:
 - (a) the cost to repair or replace the damaged **roofing system** with materials of like construction;
 - (b) the percentage, as reflected in the Roofing Surface Payment Schedule below, of the cost to repair or replace the damaged **roofing system**; or
 - (c) any policy **limit** which applies.
- (5) The provisions in (1) through (4) above do not apply when this policy includes:
 - (a) the **Actual Cash Value Roofing System** endorsement; or
 - (b) the General Form Endorsement with an **actual cash value** loss settlement provision.
- (6) **We** will not pay any cost to repair or replace the damaged **roofing system** due to requirements of any ordinance, law or regulation unless specifically provided by endorsement or specifically provided by this policy.
- (7) **We** will not pay for any damage caused by hail to any metal **roofing surface component** unless such metal component:
 - (a) will no longer prevent water from entering the building; or
 - (b) must be removed in order to repair or replace the roofing surface.

Notwithstanding damage by windstorm or hail, paragraphs (1) through (7) above do not apply to a **roofing system** attached to **your** dwelling or dwelling extension when **we** determine that a loss to such dwelling or dwelling extension is a total loss. The determination of total loss and applicability of paragraphs (1) through (7) above will be applied to each building independently.

Roofing Surface Payment Schedule

The percentages shown for the type of roofing surface are applied to all components and installation including overhead, profit, labor, taxes, and fees associated with the replacement of the damaged **roofing system** and any damaged **roofing surface component**.

We will determine the age of the roofing surface as part of the claim investigation after the date of loss. **You** may be asked to provide **us** with documentation such as a receipt, invoice, or billing statement showing the date of the installation or replacement of the roofing surface to assist **us** in determining the age of the roofing surface.

Age of Roofing Surface in Years	Roofing Surface Material Type							
	Class 3 or 4 Impact Resistant, Synthetic Plastic, or Architectural Composition Shingles	All Other Composition or Solar Shingles	Wood Shingles or Shakes	Metal Shingles or Panels	Concrete Tile, Fiber Cement Tile, or Clay Tile	Slate	Built-Up Tar with or without Gravel, Rubber Membrane, or Other Flat Roofing Surface	All Other Roofing Surface Types
0	100%	100%	100%	100%	100%	100%	100%	100%
1	97%	96%	97%	98%	98%	99%	95%	95%
2	94%	92%	94%	96%	96%	98%	90%	90%
3	91%	88%	91%	94%	94%	97%	85%	85%
4	88%	84%	88%	92%	92%	96%	80%	80%
5	85%	80%	85%	90%	90%	95%	75%	75%
6	82%	76%	82%	88%	88%	94%	70%	70%
7	79%	72%	79%	86%	86%	93%	65%	65%
8	76%	68%	76%	84%	84%	92%	60%	60%
9	73%	64%	73%	82%	82%	91%	55%	55%
10	70%	60%	70%	80%	80%	90%	50%	50%
11	67%	56%	67%	78%	78%	89%	45%	45%
12	64%	52%	64%	76%	76%	88%	40%	40%
13	61%	48%	61%	74%	74%	87%	35%	35%
14	58%	44%	58%	72%	72%	86%	30%	30%
15	55%	40%	55%	70%	70%	85%	25% payable for 15 years or older	25% payable for 15 years or older
16	52%	36%	52%	68%	68%	84%		
17	49%	32%	49%	66%	66%	83%		
18	46%	28%	46%	64%	64%	82%		
19	43%	25% payable for 19 years or older	43%	62%	62%	81%		
20	40%		40%	60%	60%	80%		
21	37%		37%	58%	58%	79%		
22	34%		34%	56%	56%	78%		
23	31%		31%	54%	54%	77%		
24	28%		28%	52%	52%	76%		
25	25% payable for 25 years or over		25% payable for 25 years or over	50%	50%	75%		
26				48%	48%	74%		
27				46%	46%	73%		
28				44%	44%	72%		
29				42%	42%	71%		
30				40% payable for 30 years or over	40% payable for 30 years or over	70% payable for 30 years or over		