

## ROOF SURFACE PAYMENT SCHEDULE

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

With respect only to the coverage this **endorsement** provides, changes are made to the following:

### DEFINITIONS

The following definition is added:

#### **Roofing system.**

This means any type of roofing surface, skylight, tubular skylight or similar device, underlayment, vent, flashing, ridge, valley, accessory, or trim. Roofing surface includes but is not limited to shingles, shakes, tiles, slates, panels, sheets, rolled materials, any built-up surface, paint, or any other coating that may be applied to the roofing surface components. **Roofing system** does not include any gutter, downspout, soffit, fascia, or eave.

### SECTION I – HOW WE SETTLE LOSSES

The following paragraph in the state Amendatory **Endorsement**:

Roofing system means any type of roofing surface, skylight, tubular skylight or similar device, underlayment, vent, flashing, ridge, valley, accessory, or trim. Roofing surface includes but is not limited to shingles, shakes, tiles, slates, panels, sheets, rolled materials, any built-up surface, paint, or any other coating that may be applied to the roofing surface components. Roofing system does not include any gutter, downspout, soffit, fascia, or eave.

is deleted.

Loss Settlement For **Roofing System** Under Coverage A - Dwelling And Coverage B - Other **Structures** is deleted and replaced by the following:

Loss Settlement For **Roofing System** Under Coverage A - Dwelling And Coverage B - Other **Structures**:

1. **We** will pay the least of the:
  - a. value of damaged property;
  - b. change in value of damaged property directly due to the loss;
  - c. cost to repair damaged property;
  - d. cost to replace damaged property determined using the roof payment schedule below; or
  - e. **limit shown in the Declarations**;for damage to a **roofing system** caused by Windstorm Or Hail.
2. **We** will not pay any cost to repair or replace property due to requirements of any ordinance or law unless specifically provided by **endorsement**.
3. **We** will not pay for any damage caused by hail to any metal roofing surface or any metal components of a **roofing system** unless such metal roofing surface or metal component of a **roofing system**:
  - a. will no longer prevent water from entering the building; or
  - b. must be removed in order to repair or replace the roofing surface.

However, Loss Settlement For **Roofing System** described above in 1. through 3. does not apply when **we** determine that **your** dwelling or other **structure** is a total loss. Loss Settlement For Coverage A - Dwelling And Coverage B - Other **Structures** A.1. through A.4. and A.6., will apply to the **roofing system** covering such dwelling or other **structure**.

When this **endorsement** amends a Homeowners Form and **actual cash value** is shown in the **Declarations** for:

- any scheduled **structure**; and
- Coverage B – Other **Structures**, Blanket **Structures**;

Loss Settlement For **Roofing System** described above in 1. through 3. does not apply. Loss Settlement for Coverage B - Other **Structures** A.1. through A.4. and A.6., will apply to the **roofing system** covering such other **structure**.

When this **endorsement** amends a Manufactured Homeowners Form and:

- the phrase "Replacement Cost Coverage Loss Settlement applies to the Coverage B – Other **Structures**, Unscheduled **Structures** limit shown in the **Declarations**" is not shown in the Dwelling And Other **Structures** Replacement Cost Coverage **endorsement** Schedule; and

- a scheduled **structure** is shown in the **Declarations** under Coverage B – Other **Structures**, scheduled **structures**, but such **structure** is not shown in the Schedule under the phrase "Replacement Cost Coverage Loss Settlement applies to the following Coverage B – Other **Structures**, Scheduled **Structures**" in the Dwelling And Other **Structures** Replacement Cost Coverage **endorsement**;

Loss Settlement For **Roofing System** described above in 1. through 3. does not apply. Loss Settlement for Coverage B – Other **Structures** B.1. through B.3. in the Dwelling And Other **Structures** Replacement Cost Coverage **endorsement** will apply to the **roofing system** covering such other **structure**.

Roof Surface Payment Schedule								
Age Of Roof In Years	Roof 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 Roof Surface	All Other Roof 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 over	25% payable for 15 years or over
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 over	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%		

Roof Surface Payment Schedule (continued)								
Age Of Roof In Years	Roof 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 Roof Surface	All Other Roof Surface Types
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		

All other terms remain unchanged.

SPECIMEN