

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:

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**:

Roofing system means any type of roofing surface, underlayment, decking, sheathing, vents, flashing, or trim. Roofing surface means any type of material composing the exterior of the roof.

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 unless the roofing surface will no longer prevent water from entering the dwelling or building.
4. **We** do not cover loss caused by hail to any metal vent, flashing, drip edge, ridge, valley, accessory, or trim unless such metal component:
 - a. will no longer:
 - (1) prevent water from entering the dwelling or building; or
 - (2) perform any other intended function; or
 - b. is attached to a roof plane that has had its roofing surface damaged by hail to the extent that the roofing surface must be replaced.

However, Loss Settlement For Roofing System described above in 1. through 4. 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**.

Roof 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 roofing system.								
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%

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
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%		
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.