

Roof Limitation Endorsement

This Endorsement is subject to the terms and conditions of your policy, except where a term or condition has been modified by this Endorsement, in which case the terms and conditions of this Endorsement shall apply.

This endorsement supersedes any Guaranteed Replacement Cost endorsement or any other similar endorsement having a bearing on the Basis of Claims Settlement, and, if in conflict with such endorsement, replaces it.

Basis of Claims Settlement

It is understood and agreed that under the Basis of Claim Settlement clause of your policy, we will settle losses to:

- the **roof(s)** of your Dwelling Building or Additional Building(s) insured by this policy caused by windstorm, hail or weight of ice and/or snow, on the basis of **Age Adjusted Replacement Cost**, up to the applicable amount(s) of insurance of your coverage as shown on the Coverage Summary page of your policy.

For purposes of this endorsement:

Roof means any material installed over the roof decking.

Age Adjusted Replacement Cost means the cost, including labour, on the date of the loss or damage, of the lesser of:

- repairing the **roof** with materials of similar kind and quality; or,
- replacing with new materials of similar kind, quality, and usefulness.

Both options are subject to a deduction which begins on the **roof(s)** installation date and which is based on the following chart:

Roofing Material	Age Adjustment during first 10 years	Age Adjustment % starting after year 10	Annual Age Adjustment % after year 11	Maximum Age Adjustment %
Class 4 Rated Impact Resistant Asphalt Shingles	0%	10%	3%	75%
Asphalt Shingles	0%	10%	6%	75%
Built-Up/Tar and Gravel	0%	10%	10%	75%
Metal, Tile, Rubber, Clay, or Slate	0%	0%	2%	75%
Wood Shakes or Shingles	0%	10%	5%	75%
Membrane	0%	10%	3%	75%
Other	0%	10%	3%	75%

Loss Mitigation Coverage

Following a covered loss to your **roof** and/or siding that is a result of an Insured Peril, we will reimburse you an additional amount up to \$1,500 for expenses incurred by you to upgrade your entire Dwelling Building and/or Additional Building(s) **roof** and/or siding material to a material recognized by us as being more resistant to hail and/or windstorm. 'Upgrade' is defined as an improved impact resistance to hail, and/or resistance to higher wind speeds, when compared to your previous **roof** and/or siding materials. Replacement must be completed within 2 years of the date of loss.

Recognized hail and windstorm resistant materials include:

With respect to **Roof**:

- Class 4 rated impact resistant asphalt shingles; or
- Metal, Rubber, Slate, Concrete or Clay roofing tiles.

With respect to Siding:

- Cement fiber board;
- Stucco; or
- Brick or stone veneer.

The limitations stipulated in this endorsement will not apply in the event of a total loss to a building insured under Coverage A – Dwelling Building.

All other terms and conditions of this policy to which this Endorsement applies remain unchanged.