

ROOF LIMITATION ENDORSEMENT

With respect to coverage provided by the following forms, if insured:

- Farmowners Broad Form 702L-F
- Farmowners Comprehensive Form 703LF
- Farmowners Rented Dwelling Form 800LF
- Farmowners Seasonal Broad Form 801L-F
- Private Dwelling Fire and Extended Coverages Form 706E-L
- Rented Dwelling – Named Perils Form 724L-F

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

- the **roof(s)** of the building(s) or outbuilding(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 limits of your coverage as shown on the Coverage Summary Page.

Roof includes, but is not limited to, roof coverings and materials, roof assembly, eaves troughs, gutters, downspouts, vents and flashing.

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

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

Both options are subject to a deduction for depreciation based on the following chart:

Roofing Material	Age Adjustment during first 5 years	Annual Age Adjustment % after year 5	Maximum Age Adjustment %
Built-up	0%	10%	80%
Asphalt composition	0%	10%	80%
Class 4 Rated Impact Resistant Asphalt Composition	0%	5%	80%
Wood shakes or shingles	0%	4%	80%
Membrane	0%	3%	80%
Metal, tile, rubber or slate	0%	2%	80%
Other	0%	5%	80%
Gutters, downspouts, vents and flashing	0%	4%	80%

This endorsement will not apply in the event of a total loss to a building subject to Coverage A.

All other limits, terms, conditions, provisions, definitions and exclusions shall have full force and effect.