Roof Guidelines

Auto Owners

ACV: 16 years

Affidavit needed to adjust year

Premium adjusts annually for age of roof

Grange

Existing Policies

ACV: 16 years

Receipt & photos needed to adjust year

Premium adjusts annually for age

Monoline home: Roof > 25 years - ineligible

PinPoint HO3 (New business 10/1/15 & after)

Base contract ACV

15 years or less: RC available with Endorsement HM-738

Newer roof discount

MAX

ACV: 15 years

No new roof discount Receipt to adjust year

Pekin

Eff. 11/17/15

ACV: 16 years

Affidavit needed to adjust year

Premium adjusts annually for age of roof

If not updated, roof year equals age of home or 16 (whichever is less)

Safeco

Always RC

No comp or wood over 25 years No metal or slate over 75 years

Receipt to adjust year

West Bend

ACV: 20 years or 5 years prior to warranty expiration ACV Discount available at any age prior to 20 years RC Surcharge added at age 14 & older

05/23/2017