



## Stillwater Insurance Roof Age (HO3/HO5 & Dwelling Fire) Roof Acceptance

The following acceptance chart includes the Roof Cover options on Home and Dwelling Fire Quotes:

| Roof Type                            | Eligibility  | Max Roof Age | Additional Info  |
|--------------------------------------|--|--------------|--|
| Composition 3 Tab Shingle            | Yes  | 20 years     |  |
| Composition Architectural Shingle    | Yes  | 20 years     |  |
| Composition - Impact Resist. Shingle | Yes  | 20 years     |  |
| Composition - Roll Roofing           | No   |              |  |
| Synthetic Composite Roofing          | Yes  | 20 years     |  |
| Built Up (hot mopped) with Gravel    | <b>Flat Roof:</b><br>Only allowed in: AZ, CA, NM, NV, and (UT: Garfield, Iron, Kane, and Washington counties only) | 10 years     | <ul style="list-style-type: none"> <li>The roof must have at least 1/4 inch of rise for every 12 inches of run.</li> </ul> |
| Built Up (hot mopped) without Gravel | <b>Flat Roof:</b><br>Only allowed in: AZ, CA, NM, NV, and (UT: Garfield, Iron, Kane, and Washington counties only) | 10 years     | <ul style="list-style-type: none"> <li>The roof must have at least 1/4 inch of rise for every 12 inches of run.</li> </ul> |
| Metal - Standing Seam                | Yes  | None         |  |
| Metal - Copper Shingle               | No   |              |  |
| Metal - Standing Seam Copper         | No   |              |  |
| Metal - Corrugated Galvanized        | No   |              |  |

| Roof Type   | Eligibility  | Max Roof Age | Additional Info  |
|---|--|--------------|--|
| Metal - Painted Rib   | Yes  | None         |  |
| Metal Tile/Shake  | Yes  | None         |  |
| Tile-Clay   | Yes  | None         |  |
| Tile- Concrete  | Yes  | None         |  |
| Tile - Glazed   | Yes  | None         |  |
| Tile - Cement Fiber   | Yes  | None         |  |
| Roof Type   | Eligibility  | Max Roof Age | Additional Info  |
| Membrane - EPDM or PVC<br><br>Vinyl Roof Types also include:<br>(TPO or CPA Membrane) | <b>Flat Roof:</b><br>Only allowed in: AR, AZ, CA, CO, HI, ID, IL, IN, IA, KY, ME, MS, MO, MT, NE, NV, NM, ND, OH, OK, OR, PA, SD, TN, UT, VT, WA, WV, WI, WY | 10 years     | <ul style="list-style-type: none"> <li>The roof must have at least 1/4 inch of rise for every 12 inches of run.</li> </ul> <b>TPO – Thermoplastic Polyolefin</b> is an acceptable Membrane Roof Type.                                  |
| Wood Shingles or Shakes   | Only in Oregon & Washington  | 20 years     |  |
| Wood Shingles/Shakes - Deco Ptrn.   | Only in Oregon & Washington  | 20 years     |  |
| Slate   | Yes  | None         |  |
| Sprayed Polyurethane Foam (SPF)   | <b>Flat Roof:</b><br>Only allowed in: AR, AZ, CA, CO, HI, ID, IL, IN, IA, KY, ME, MS, MO, MT, NE, NV, NM, ND, OH, OK, OR, PA, SD, TN, UT, VT, WA, WV, WI, WY | 10 years     | <ul style="list-style-type: none"> <li>The roof must have at least 1/4 inch of rise for every 12 inches of run.</li> <li>If the roof is composed of spray polyurethane, it must have been applied within the last 10 years.</li> </ul> |
| Solar Shingle System  | Yes  | 20 years     |  |

### Mid-Term Roof Updates

- If the roof is updated, please email proof to [underwriting@stillwater.com](mailto:underwriting@stillwater.com).
- We require a letter or work order from the contractor that includes the roof cover type, and date of installation.
- Requires a complete roof update/replacement.

See next page for **New Business Quote – Roof information.**

## Roof Selection

The Roof Cover is on the **Primary Information** entry screen in **360Value®**

**360Value®** will pre-populate the **Roof Cover** based on Public Record information, but the **Roof Cover** can be changed on this screen:

A warning message will appear at the top of the quote screen if an ineligible roof type is selected.

**Primary Information**

Year Built \* 2008

Total Finished Square Feet \* 2479  
Includes: Finished area in attic/additions.  
Excludes: Finished or unfinished basement area and built-in or attached garages.

Above sq. ft. includes finished basement area

+ Enter Additions

Quality Grade Standard

Use Single Family Detached

Number of Stories 1 Story

Foundation Type Concrete Slab 100%

Exterior Wall Finish Brick Veneer 100%

Exterior Wall Construction Wood Framing 100%

**Roof Cover** Composition - Architectura... 100%

Roof Shape Hip

## Basic Home Information

**The current selection for Roof Materials, Metal - Copper Shingle is ineligible. If Roof Materials is incorrect, please open Verisk 360Value by clicking Customize Replacement Cost below.**

**Roof Questions:**

There are various Quote Questions that will also determine Roof eligibility.

**Roof Questions**

Is the roof in good condition without any known damage, deterioration, missing shingles, excessive granular loss, raised or lifting shingles, and is there only one layer of shingles on the roof?  
[If "No", risk is Prohibited] \*

YES  NO

When was the roof updated? \*

Updated - year known ▼

In what year was the roof updated? \*

When was the roof updated? \*

Updated - year unknown ▼

Is the roof less than 20 years old?  
[If "No", risk is Prohibited] \*

YES  NO

When was the roof updated? \*

Never Updated ▼

**Flat Roof Type Questions:**

Flat roof types ask an additional question regarding the rise ratio:

**Sprayed Polyurethane Foam (SPF)** roofs also require that the Polyurethane was applied within the last 3 years:

**Flat Roof Type Questions**

Does the roof have an existing slope which allows for drainage (having a rise to run ratio greater than 1/4:12)?  
[If "NO", risk is Prohibited] \*

Yes  No

Is roof composed of spray polyurethane? \*

YES  NO

Was the polyurethane applied within the last 3 years?  
[If "No", risk is Prohibited] \*

YES  NO

Roof Cover Type Photo Types:



Composition - 3 Tab Shingle



Composition - Architectural Shingle



Composition - Impact Resist. Shingle



Composition - Roll Roofing



Synthetic Composite Roofing



Built-up (hot mopped) w/Gravel



Built-up (hot mopped) w/o Gravel



Metal - Standing Seam



Metal - Copper Shingle



Metal - Standing Seam Copper



Metal - Corrugated Galvanized



Metal - Painted Rib



Metal - Tile/Shake



Tile - Clay



Tile - Concrete



Tile - Glazed



Tile - Cement Fiber



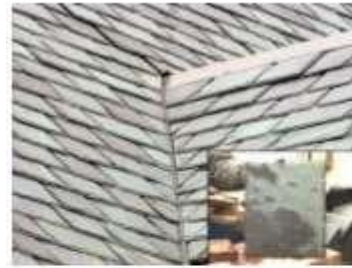
Membrane - EPDM or PVC



Wood Shingles or Shakes



Wood Shingles/Shakes-Deco Ptrn.



Slate



Sprayed Polyurethane Foam (SPF)