

Home HO3/HO5 & Dwelling Fire Roof Cover Type Eligibility

Home HO3/HO5 & Dwelling Fire Roof Questions – Roof Cover Types


The **Year Roof last updated** question is included on all **Home HO3/HO5** and **Dwelling Fire** quotes.


The **Year Roof last updated** question appears on the **Basic Home – Residence Information** screen.


The **Year Built** and **Roof Type** will determine the **Year Roof last updated** response options.


The response to the update question will determine eligibility.

▼ **Residence Information**


Effective Date * / / 

Year Built 

Year Purchased Property *  /

Replacement Cost
(if blank, we will calculate) 

Year Roof last updated * ▼

Social Security Number 

Residence Information details (ie: Roof Cover, # of Bathrooms, etc.) can be viewed and customized by clicking on the 'Customize Replacement Cost' link.

[Customize Replacement Cost](#)

We recommend you review the Primary Information section and make any necessary adjustments to ensure the replacement cost provides sufficient coverage to rebuild the home in the event of a total loss.

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Roof Cover Type - Eligibility

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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	Flat Roof: Only allowed in: AZ, CA, NM, NV, and (UT: Garfield, Iron, Kane, and Washington counties only)	10 years	Additional Questions: • The roof must have at least 1/4 inch of rise for every 12 inches of run.
Built Up (hot mopped) without Gravel	Flat Roof: Only allowed in: AZ, CA, NM, NV, and (UT: Garfield, Iron, Kane, and Washington counties only)	10 years	Additional Questions: • The roof must have at least 1/4 inch of rise for every 12 inches of run.
Metal - Copper Shingle	No		
Metal - Standing Seam Copper	No		
Metal - Corrugated Galvanized	No		
❖ Metal - Painted Rib	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Metal - Standing Seam	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Metal Tile/Shake	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Slate	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Tile-Clay	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Tile- Concrete	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Tile - Glazed	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
❖ Tile - Cement Fiber	Yes	No Max	❖ May require further UW Request Review based on the Year Built & Roof Age
Membrane - EPDM or PVC Vinyl Roof Types also include: (TPO or CPA Membrane)	Flat Roof: 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	Additional Questions: • The roof must have at least 1/4 inch of rise for every 12 inches of run.
Wood Shingles or Shakes	Only in Oregon & Washington	20 years	Subject to a Wood roof surcharge
Wood Shingles/Shakes - Deco Ptrn.	Only in Oregon & Washington	20 years	Subject to a Wood roof surcharge
Solar Shingle System	Yes	20 years	
Sprayed Polyurethane Foam (SPF)	Flat Roof: 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	Additional Questions: • The roof must have at least 1/4 inch of rise for every 12 inches of run. • If the roof is composed of spray polyurethane, it must have been applied within the last 10 years.

- ❖ This Roof Cover type may require an Underwriting **“Request Review”** based on the **Year Built** and **Roof age**:
 - If the **Year Built is over 30 years** and the **Roof Updated – year is 20 years or greater**
 - If the **Year Built is over 30 years** and the Roof was **Never Updated**

The maximum age of eligible Flat Roof types is **10 years**. These Roof Cover types are only allowed in some states:

Built Up (hot mopped) with Gravel

Built Up (hot mopped) without Gravel

Membrane – EPDM or PVC

Sprayed Polyurethane Foam (SPF)

Flat Roof:

Only allowed in: AZ, CA, NM, NV, and
(UT: Garfield, Iron, Kane, and Washington counties only)

Flat Roof:

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

Where allowed the **Flat Roof** types with a **Year Built less than 10 years** will present the following **Year Roof last updated** response options:

Year Roof last updated *

Select One

Select One

Updated - year known

Never Updated

Optional Discounts

Where allowed the **Flat Roof** types with a **Year Built 10 years and older** will present the following **Year Roof last updated** response options:

Year Roof last updated *

Social Security Number ?

Select One

Select One

Updated - year known

Updated 10 or fewer years ago

Updated 11 or more years ago

Never Updated

Optional Discounts

If the home has any of the above roof cover types that are **over 10 years old** the quote will return a hard stop message that the roof is ineligible for this program:

11 year old Sprayed Polyurethane Foam (SPF) roof is ineligible for this program.

All **Roof** Types must answer this additional eligibility question:

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

☐ Yes ☐ No

All **Flat Roof** Types must answer this additional eligibility question:

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

Sprayed Polyurethane Foam roofs must answer an additional eligibility question:

Is roof composed of spray polyurethane? *

☒ Yes ☐ No

Was the polyurethane applied within the last 10 years?
[If "No", risk is Prohibited] *

☐ Yes ☐ No

The maximum roof age for the following roof types is **20 Years**:

• Composition 3 Tab Shingle	• Wood Shingles or Shakes (OR & WA only)
• Composition Architectural Shingle	• Wood Shingles/Shakes Deco Ptrn (OR & WA only)
• Composition – Impact Resist. Shingle	• Solar Shingle System
• Synthetic Composite Roofing	

If the home has any of the above roof types and has a **Year Built less than 20 years**, the quote will present the following **Year Roof last updated** response options:

The screenshot shows a form field labeled "Year Roof last updated" with a red asterisk. A dropdown menu is open, displaying the following options: "Select One" (highlighted in blue), "Updated - year known", and "Never Updated". Below the form field, there is a link labeled "Optional Discounts".

If the home has any of the above roof types and has a **Year Built 20 years or later**, the quote will present the following **Year Roof last updated** response options:

The screenshot shows a form field labeled "Year Roof last updated" with a red asterisk. A dropdown menu is open, displaying the following options: "Select One" (highlighted in blue), "Updated - year known", "Updated 20 or fewer years ago", "Updated 21 or more years ago", and "Never Updated". Below the form field, there is a link labeled "Optional Discounts".

If the home has any of the above roof cover types that are **over 20 years old** the quote will return a hard stop message that the roof is ineligible for this program:

21 year old Composition - Architectural Shingle roof is ineligible for this program.

All **Roof** Types must answer this additional eligibility question:

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

Request Review Roof Cover types – with Year Built over 30 years

The following Roof Cover types may require an Underwriting **“Request Review”** based on the **Year Built** and **Roof age**

- If the **Year Built** is over 30 years and the **Year Roof last updated** is 20 years or greater
- If the **Year Built** is over 30 years and the **Roof was Never Updated**

• Metal Standing Seam	• Tile Clay
• Metal Painted Rib	• Tile – Concrete
• Metal Tile / Shake	• Tile- Glazed
• Slate	• Tile – Cement Fiber

If the Home has any of the above roof types it will present the following **Year Roof last updated** question regardless of the **Year Built**.

Basic Home Information

II | Collapse All

► Policy Type

► Property Address

► Personal Details

▼ Residence Information

Effective Date *
11 / 25 / 2024

Year Built
1991

Year Purchased Property *
2 / 2018

Replacement Cost
(if blank, we will calculate)
461000

Year Roof last updated *
Never Updated
Select One
Updated - year known
Never Updated

Social Security Number

Residence Information details (ie: Roof Cover, # of bedrooms, etc.) can be viewed and customized by clicking on the 'Customize Replacement Cost' link.

The following responses to the **Year Roof last updated** with a **Year Built** over 30 years will return a **“Request Review”** edit that will require additional underwriting review:

According to our data sources, more information is needed to verify the property meets our underwriting guidelines. To continue with the quote, click on "Request Review" under Quote Details.

- If the **Year Built** is over 30 years and the **Year Roof last updated** is 20 years or greater

▼ Residence Information

Effective Date *
11 / 27 / 2024

Year Built
1988

Year Purchased Property *
02 / 2018

Replacement Cost
(if blank, we will calculate)
462000

Year Roof last updated *
Updated - year known

Roof Year
2003

- If the **Year Built** is over 30 years and the Roof was **Never Updated**

▼ Residence Information

Effective Date *
11 / 27 / 2024

Year Built
1988

Year Purchased Property *
02 / 2018

Replacement Cost
(if blank, we will calculate)
462000

Year Roof last updated *
Never Updated

Click [HERE](#) for more information on the **“Request Review”** process & requirements.

Roof Cover Selection

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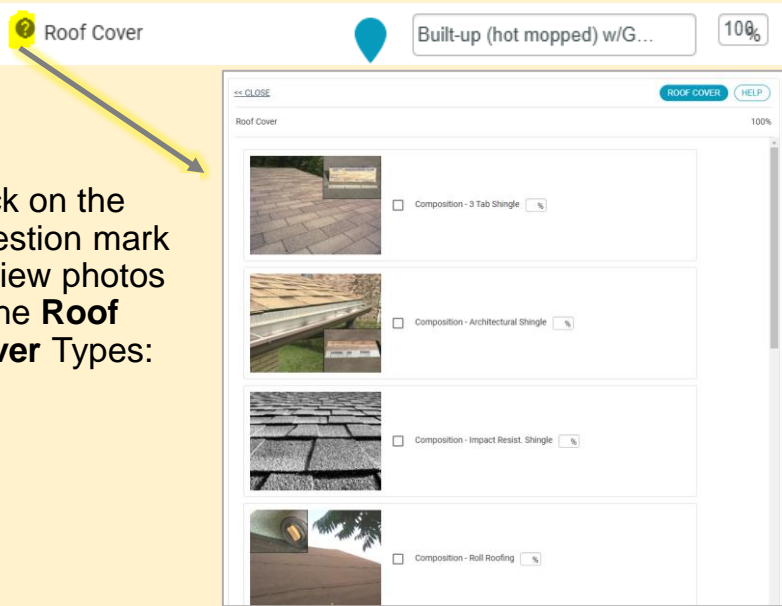
Back

Next

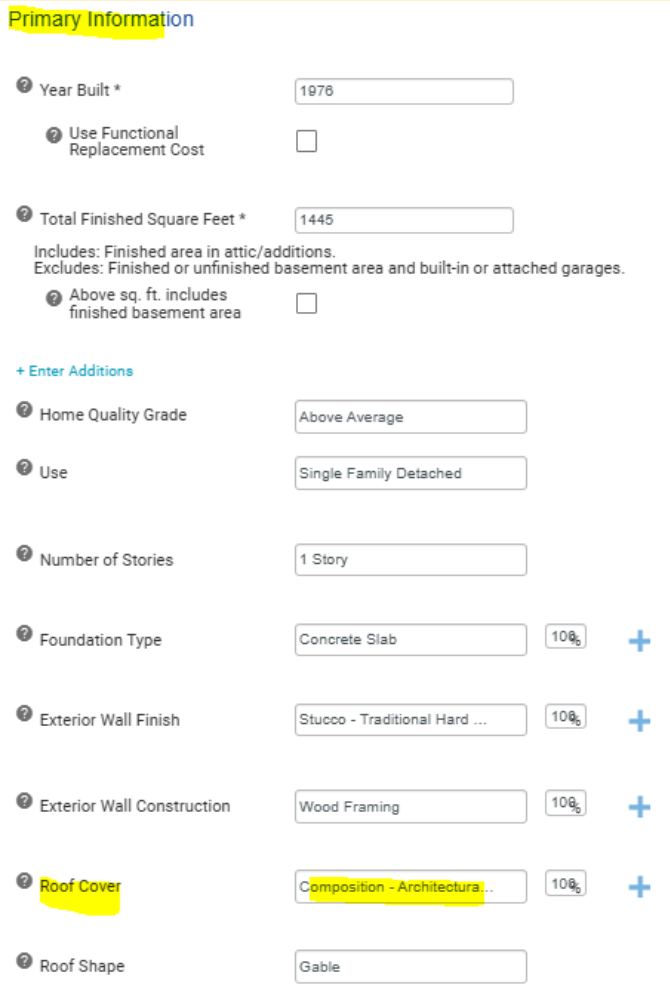
The **Roof Cover** is located on the **Primary Information** screen in **360Value®**.

The quote interface with **360Value®** calculates the minimum replacement cost.

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



Click on the Question mark to view photos of the **Roof Cover** Types:



- Ineligible Roof Cover Types - All States**
- Composition - Roll Roofing
 - Metal - Copper Shingle
 - Metal - Standing Seam Copper
 - Metal - Corrugated Galvanized

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

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.

If the roof cover type and age meet our underwriting acceptance guidelines the quote will proceed to the next screen and will display a Roof Age Banner message that includes **the risk's roof age**:

The **Year Built** and **Roof Type** will determine the **Year Roof last updated** response options.

The response to the question will determine the roof age that is displayed in the banner:

- **"Updated-Year Known"** – User entered roof update year
- **"Never Updated"** – Calculated Roof Age based on year built
- **"Updated 20 or Fewer Years Ago"**- Calculated roof age of **19**
- **"Updated 21 or More Years Ago"** – **Not Eligible**

Where eligible - **Flat Roof** types:

- **"Updated 10 or Fewer Years Ago"**- Calculated roof age of **9**
- **"Updated 11 or More Years Ago"** - **Not Eligible**

HO3/HO5 Limited Loss Settlement Endorsement

States that include the **Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing** endorsement will include additional information in the banner that includes a link to the Endorsement:

Based on the information provided at the time of this application, the risk's **roof age is 9 years**. If this information is correct and you continue with the quote, you acknowledge this is an accurate representation of the roof age. If the roof age is not correct, please make the necessary corrections within the Residence Information below. Based on the current information provided, the quote now includes the **Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing** endorsement. [click here to view the endorsement](#)

[Basic Home Information](#)[Coverages](#)[Questions](#)[Additional Interests](#)[Supplemental Info](#)

Basic Home Information

Based on the information provided at the time of this application, the risk's **roof age is 9 years**. If this information is correct and you continue with the quote, you acknowledge this is an accurate representation of the roof age. If the roof age is not correct, please make the necessary corrections within the Residence Information below.

[Expand All](#) | [Collapse All](#)[► Policy Type](#)[► Property Address](#)[► Personal Details](#)[► Residence Information](#)[▼ Optional Discounts](#)

Click [HERE](#) for more information on Roof Loss Settlement

If more information is needed to verify the property meets our underwriting guidelines a message will appear at the top of the quote screen.

“Request Review” – underwriting approval for the roof may be required for the following reasons:

1. If roof satellite imagery indicates the roof is in poor condition.
2. If roof satellite imagery indicates there is a tree overhanging the roof.

Click on **Google Earth View** to view satellite roof imagery

3. The following **Roof Cover types** may require an Underwriting **Request Review** based on the **Year Built** and **Roof age**:

Metal - Painted Rib	Tile-Clay
Metal - Standing Seam	Tile- Concrete
Metal Tile/Shake	Tile - Glazed
Slate	Tile - Cement Fiber

- If the **Year Built** is **over 30 years** and the **Roof Updated** – year is **20 years or greater**
- If the **Year Built** is **over 30 years** and the **Roof was Never Updated**

The **Request Review** link is located under **Quote details**.


- Click on the link to open the Review modal.
- The modal will allow you to enter notes and **Upload Documents** that can include work orders from the contractor and photos of the roof for underwriting to review.
- Include a minimum of 3 photos which clearly demonstrate the roof has been replaced and the premises are well maintained.
- Underwriting will review and respond with a decision.
- Once reviewed we will notify and advise if you may proceed to issue the policy.

[Basic Home Information](#)[Coverages](#)[Questions](#)[Additional Interests](#)[Supplemental Info](#)[Purchase](#)

Basic Home Information

According to our data sources, more information is needed to verify the property meets our underwriting guidelines. To continue with the quote, click on **“Request Review”** under Quote Details.

MapSatellite



Expand All | Collapse All

Policy

Property

Personal

Residence

Effective

Year Built

Year Purchased

Replacement Cost
(if blank, we will calculate)

Year Roof last updated *

Roof Year

Social Security Number

Residence Information details (ie: Roof Cover, # of Bathrooms)
clicking on the 'Customize Replacement Cost' link.

Google

Keyboard shortcuts

Imagery ©2024

3490

Update

2015

optional

Enter information about the risk you want Inspections to consider.

Click on "Upload Documents" below and follow the instructions. We require a minimum of 3 photos which demonstrate the entire roof has been replaced, the roof is in good condition and that the entire premises is well maintained.

When you've entered your information and added any documents to be uploaded, click on "Submit for Review".

We'll email you a copy of what you send us. Check or change your email below.

If the condition of the roof and the premises satisfy our requirements, we will allow you to continue with the quote. This approval does not indicate final acceptance. The risk will still be subject to all other underwriting rules and if submitted will be subject to a physical inspection.

We will reply by email.

This is your email on file. Enter a new email if you need the reply sent to a different mailbox:

Cc Email:

Submit for Review

Upload Documents

Cancel

Quote Details

Quick Links

Name

JOHN DOE

Location

6752 Settlers Ridge Rd
Warrenton
VA 20187

Google Earth View

Request Review

Quote Number

BH1007172 (Home-H3)

Quote Start Date ?

11/26/2024

Affiliated Agency

Start Auto Quote

CLUE Report

LIVE Online Support

Chat with one of our specialists.

Exit Quote

Save Quote

