

Replacement cost coverage to the roof and roof coverings, siding, roof accessories and venting, soffit, fascia, eavestroughs and downspouts connected to eavestroughs will be limited as indicated in the table below – **Roof & Siding Limitation for Farm Outbuildings**.

Farm Outbuildings Roof and Siding Limitation

“Farm Outbuilding(s)”:

The roof(s) and siding of the “farm outbuilding(s)” excluding silos and “grain” bins insured by this policy caused by windstorm, hail or weight of ice and/or snow, on the basis of “Depreciated Replacement Cost” up to the limits of the Insured’s coverage as shown on the “Coverage Summary Page”.

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

“Depreciated Replacement Cost” means the cost, including labour, on the date of the loss or damage, of the lessor 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:

Roof Material	Depreciation during first 5 years	Annual Deprecation % after year 5	Maximum Depreciation %
Built-Up (tar & gravel)	0%	10%	75%
Asphalt Composition	0%	5%	75%
Wood Shakes or Shingles	0%	4%	75%
Membrane	0%	3%	75%
Metal, Tile, Rubber or Slate	0%	2%	75%
Other	0%	5%	75%
Gutters, Downspouts, Vents and Flashing	0%	4%	75%

Siding Material	Depreciation % per year – for materials installed 20 or more years prior to the date of loss	Maximum Depreciation %
Aluminium	5%	50%
Vinyl	5%	50%
All other	In accordance with the Basis of Claim Payment	

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