

## Protecting Your Roof: What the Payment Schedule Means for You

Like many insurers, Farm Bureau Financial Services includes a Roof Payment Schedule for wind/hail damage<sup>1</sup> for dwellings and mobile homes but with fewer restrictions and higher payouts than most competitors. Because roof materials and age vary, this schedule takes the guess work out of determining the settlement for your covered roof in the event you file a claim. If your roof is damaged by a covered wind/hail loss, we'll estimate the cost to repair or replace the roof and pay a portion of that total based on this schedule.

Roofs 15 years or newer may qualify for 100% replacement cost coverage<sup>2</sup>. Plus, clients with 10+ consecutive years of property coverage may be eligible for our Roof Loyalty Benefit<sup>3</sup>, offering enhanced protection on older roofs. Your agent can walk you through the requirements for these offerings.

The sample schedule shown is for dwellings, a separate Roof Payment Schedule is applicable for mobile homes. A current, up-to-date copy can always be found within policy documentation.

Roof System Payment Schedule								
Age of Roof Surface In Years	Roof Surface Material Type							
	UL Class 3 or 4 Impact Resistant Composition, Wood, and Other Shingles or Surfaces	Composition Shingles or Surfaces Not UL Class 3 or 4	Wood Shingles, Shakes, or Surfaces Not UL Class 3 or 4	Metal Shingles, Panels or Surfaces Including UL Class 3 or 4	Cement Shingles, Tiles or Surfaces	Slate or Tile Surfaces	Rolled or Rubber Surfaces	All Other Roof Surface Types Not UL Class 3 or 4
0	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
1	100.0%	100.0%	97.5%	100.0%	100.0%	100.0%	100.0%	100.0%
2	98.0%	96.0%	95.0%	99.5%	99.0%	100.0%	96.0%	96.0%
3	96.0%	94.0%	92.5%	98.0%	98.0%	99.0%	94.0%	94.0%
4	94.0%	92.0%	90.0%	96.5%	97.0%	98.0%	92.0%	92.0%
5	92.0%	90.0%	87.5%	95.0%	95.5%	97.0%	90.0%	90.0%
6	90.0%	88.0%	85.0%	94.0%	94.0%	96.0%	88.0%	88.0%
7	88.0%	86.0%	82.5%	93.0%	92.5%	95.0%	86.0%	86.0%
8	86.0%	84.0%	80.0%	92.0%	91.0%	94.0%	84.0%	84.0%
9	84.0%	82.0%	77.5%	91.0%	89.5%	93.0%	82.0%	82.0%
10	82.0%	80.0%	75.0%	90.0%	88.0%	92.0%	80.0%	80.0%
11	80.0%	78.0%	72.5%	89.0%	87.0%	91.0%	78.0%	78.0%
12	78.0%	76.0%	70.0%	88.0%	85.5%	90.0%	76.0%	76.0%
13	76.0%	74.0%	67.5%	87.0%	84.5%	89.0%	74.0%	74.0%
14	74.0%	72.0%	65.0%	86.0%	83.0%	88.0%	72.0%	72.0%
15	72.0%	70.0%	62.5%	85.0%	81.5%	87.0%	70.0%	70.0%
16	69.5%	68.0%	60.0%	84.0%	80.0%	86.0%	68.0%	68.0%
17	67.0%	66.0%	57.5%	83.0%	79.0%	85.0%	66.0%	66.0%
18	65.0%	64.0%	55.0%	82.0%	77.5%	84.0%	64.0%	64.0%
19	62.5%	62.0%	52.5%	81.0%	76.0%	83.0%	62.0%	62.0%
20	60.5%	60.0%	50.0%	80.0%	75.0%	82.0%	60.0%	60.0%
21	58.0%	58.0%	47.5%	79.0%	73.5%	81.0%	58.0%	58.0%
22	56.0%	56.0%	45.0%	78.0%	72.0%	80.0%	56.0%	56.0%
23	54.0%	54.0%	42.5%	77.0%	71.0%	79.0%	54.0%	54.0%
24	52.0%	52.0%	40.0%	76.0%	69.0%	78.0%	52.0%	52.0%
25	50.0%	50.0%	37.5%	75.0%	68.0%	77.0%	50.0%	50.0%
26	48.0%	48.0%	35.0%	75.0%	67.0%	76.0%	48.0%	48.0%
27	46.0%	46.0%	32.5%	75.0%	65.5%	75.0%	46.0%	46.0%
28	44.0%	44.0%	30.0%	75.0%	64.0%	75.0%	44.0%	44.0%
29	42.0%	42.0%	27.5%	75.0%	62.5%	75.0%	42.0%	42.0%
30	40.0%	40.0%	25.0%	75.0%	61.5%	75.0%	40.0%	40.0%
31	40.0%	37.0%	25.0%	75.0%	60.0%	75.0%	40.0%	40.0%
32	40.0%	34.0%	25.0%	75.0%	58.5%	75.0%	40.0%	40.0%
33	40.0%	31.0%	25.0%	75.0%	57.0%	75.0%	40.0%	40.0%
34	40.0%	28.0%	25.0%	75.0%	56.0%	75.0%	40.0%	40.0%
35+	40.0%	25.0%	25.0%	75.0%	55.0%	75.0%	40.0%	40.0%

<sup>1</sup>Roof Payment Schedule is not applicable in New Mexico. The sample schedule shown above is effective June 23, 2026 (or July 23, 2026 in IA only).

<sup>2</sup>Loss payments and replacement cost loss settlement are subject to all policy provisions and set deductibles. Additional conditions and limitations may apply based on individual circumstances applying to each claim. All coverages and terms are subject to underwriting guidelines, review, and approval.

<sup>3</sup>Roof Loyalty Benefit is effective 6/23/26 (7/23/26 in IA only) for dwellings only and is dependent on policy renewal date. Wood roofs and Actual Cash Value Roofs are ineligible to receive this benefit.

Farm Bureau Property & Casualty Insurance Company,\* Western Agricultural Insurance Company,\* /West Des Moines, IA. \*Company providers of Farm Bureau Financial Services 720-299 (05-26)

