

WHY ROOF AGE MATTERS



In order to maintain fair rates and consistent coverage, Wisconsin Mutual factors the age of your roof into your premium cost and coverage. As the insurance industry adjusts to changes in climate, this is becoming a common practice nationwide. Here's why it matters:



0-5
YEARS

New roof values start on RCV. These are in excellent condition with less wear and tear, thus less vulnerable to damage.

6+
YEARS

This is when a roof starts to show signs of age depending on quality of shingles and weather impacts.

6-15
YEARS

This is considered midlife. You may see cracks, gaps, loss of granules and other visual signs of deterioration.

16+
YEARS

Considered to be the roof's full lifespan, with wear and tear, higher premiums, reduced coverage, and replacement approaching.



WMI will require ACV claim settlement and increased deductibles for any roof over 16 years.

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ACV vs. RCV: What's the Difference?

ACV

Actual Cash Value:

The current value of an item, taking into account its age and condition. It's what the item is valued at now, not when it was new.

RCV

Replacement Cost Value:

The amount it would take to buy a new item of the same kind and quality, without subtracting anything for age or wear. It covers the full cost to replace the item.

Wind/Hail Deductible:

A separate amount you must pay out of pocket before your insurance covers damage caused by wind or hail. It's often a percentage of your home's value, but can be a flat dollar amount higher than the All-Other-Perils deductible.

Cosmetic Damage:

Refers to damage that affects the appearance of a home, such as cracks, chips, or dents, but doesn't impact its structural integrity or functionality.