

# PROTECTION YOU CAN COUNT ON.

Black Ridge Roofing workmanship coverage + GAF manufacturer warranty protection explained in plain language.

## HOW TO USE THIS GUIDE

This guide separates Black Ridge Roofing's workmanship protection from GAF's manufacturer protection. It explains what each covers and points you to the sections that matter most for your roof.

## QUICK REFERENCE

| COVERAGE                 | WHO PROVIDES IT           | KEY POINT                                                                                                                                           |
|--------------------------|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Black Ridge workmanship  | Black Ridge Roofing       | Up to 10 years on qualifying full shingle tear-off/replacement; up to 5 years on qualified layovers; 30 days on repairs. Signed agreement controls. |
| GAF System Plus®         | GAF Warranty Company, LLC | Enhanced manufacturing-defect coverage on qualifying GAF systems. See Pages 3-4 for eligibility and property-type terms.                            |
| Wind / algae / low-slope | GAF, when eligible        | Separate eligibility rules and terms apply. See Pages 5-6.                                                                                          |

### IMPORTANT

This is an educational overview. Your signed Black Ridge Roofing agreement and the applicable written GAF warranty are the controlling documents.

## WHAT'S INSIDE

- Black Ridge workmanship coverage and exclusions
- GAF System Plus® eligibility and enhanced manufacturer coverage
- Why GAF distinguishes a single-family detached residence from its 'Other Buildings' category
- WindProven™ and algae protection
- Black Ridge's 2-ply GAF LIBERTY™ low-slope system
- Transferability, homeowner responsibilities, claims, and exclusions

BLACK RIDGE ROOFING

# OUR WORKMANSHIP WARRANTY

Black Ridge workmanship coverage addresses eligible installation defects in work performed by Black Ridge Roofing. It is separate from GAF's manufacturer warranty.

| TYPE OF WORK                          | TERM             | SCOPE                                                                                                                                      |
|---------------------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Full shingle tear-off and replacement | Up to 10 years   | Eligible installation defects in the roofing work installed by Black Ridge. Exact term is stated in the signed agreement.                  |
| Qualified shingle layover             | Up to 5 years    | Eligible installation defects in the new roof layer only. Existing roofing beneath the layover is not covered by our workmanship warranty. |
| Roof repair                           | 30 days          | Limited to eligible workmanship issues in the specific area repaired; not a warranty on the entire roof.                                   |
| Low-slope / flat roof                 | Project-specific | The system installed and workmanship term shown in the signed proposal control.                                                            |

## WHAT WORKMANSHIP COVERAGE IS DESIGNED TO ADDRESS

If an eligible problem is caused by how Black Ridge installed the contracted roofing work, the workmanship warranty is the coverage you would look to first. The signed agreement determines the exact remedy, term, notice requirements, and project-specific conditions.

## COMMON ITEMS OUTSIDE WORKMANSHIP COVERAGE

- Manufacturing defects in shingles, membranes, or accessories.
- Storm, wind, hail, falling-object, fire, flood, or other casualty damage, except where separate written coverage applies.
- Structural movement, settlement, framing defects, inadequate ventilation, condensation, plumbing/HVAC issues, masonry, or other building conditions not caused by our roofing work.
- Damage from neglect, lack of maintenance, clogged drainage, animals, foot traffic, misuse, alterations, or work by third parties.
- Leaks or damage originating outside Black Ridge's contracted scope, including pre-existing roof components left in place on an approved layover.

**SEPARATE  
COVERAGE**

GAF manufacturer coverage and Black Ridge workmanship coverage are separate. System Plus® does not provide GAF-backed contractor workmanship coverage.

GAF ENHANCED WARRANTY

# SYSTEM PLUS®: HOW A ROOF QUALIFIES

Black Ridge Roofing is a GAF Certified™ Residential Roofing Contractor.



GAF Certified™ contractors are eligible to offer the System Plus® Limited Warranty. System Plus® is an enhanced GAF manufacturer warranty and must meet GAF's product, contractor, registration, and payment requirements.

## CORE ELIGIBILITY

| REQUIREMENT                   | WHAT IT MEANS                                                                                                                                                                                                                    |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Qualifying GAF roofing system | Qualifying GAF shingles and the required qualifying GAF accessory products must be installed. GAF's current written eligibility requirements control the exact products and accessory count.                                     |
| Eligible contractor           | System Plus® must be offered and registered through an eligible GAF Certified™, Certified Plus™, or Master Elite® contractor.                                                                                                    |
| Registration + payment        | GAF's current sample states the contractor is responsible for registering System Plus® within 45 days of installation. Eligibility, registration to the owner, and payment in full are required for the warranty to take effect. |

## WHAT SYSTEM PLUS® ADDS

- Enhanced manufacturing-defect coverage across the qualifying GAF roofing system.
- A longer Smart Choice® Protection Period than GAF's standard roofing-system coverage.
- Reasonable installation labor associated with an approved manufacturing-defect remedy during the Smart Choice® Protection Period.
- Tear-off and disposal costs when necessary for an approved covered manufacturing-defect claim during the Smart Choice® Protection Period, subject to GAF's written warranty terms.

REGISTRATION

If the homeowner has not received the GAF System Plus® warranty within 60 days, GAF directs the homeowner to contact GAF.

PROPERTY TYPE MATTERS

# WHY GAF SPECIFIES A SINGLE-FAMILY DETACHED RESIDENCE

GAF does not give every System Plus® property the same warranty term. Its written warranty specifically distinguishes a qualifying **single-family detached residence owned by individual(s)** from what it calls **Other Buildings**.

| GAF CLASSIFICATION                                                                                                 | WARRANTY TERM    | SMART CHOICE® PROTECTION PERIOD                                                                    |
|--------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------------------------------------------|
| Single-family detached residence owned by individual(s)                                                            | Limited Lifetime | 50 years<br>Non-prorated manufacturing-defect protection during this period, subject to GAF terms. |
| Other Buildings<br>Any owner/building that does not meet GAF's detached single-family / individual-owner criteria. | 40 years         | 20 years<br>Non-prorated manufacturing-defect protection during this period, subject to GAF terms. |

DETACHED MATTERS

The Lifetime / 50-year treatment is tied to GAF's full phrase: a single-family detached residence owned by individual(s). A property outside that classification can still qualify for System Plus®, but GAF's Other Buildings term applies.

## EXAMPLES OF WHY THE CLASSIFICATION MATTERS

A traditional detached house owned personally by the homeowner can fall within the Lifetime / 50-year category when all other requirements are met. Attached residential properties such as townhouses or rowhouses do not satisfy the 'detached' part of GAF's stated classification. Ownership matters too: GAF also specifies ownership by individual(s). Final classification is governed by GAF's written warranty.

## WHAT 'LIFETIME' MEANS

Under GAF's current System Plus® terms, 'Lifetime' means as long as the original individual owner(s) - or an eligible second owner when properly transferred - owns the qualifying single-family detached residence. It does not mean every building receives 50 years of non-prorated coverage.

## WHAT 'NON-PRORATED' MEANS

During the Smart Choice® Protection Period, GAF's manufacturing-defect remedy is not reduced simply because the roof has been in service for a number of years. After that period, the remedy is reduced according to GAF's written warranty.

## AFTER THE SMART CHOICE® PROTECTION PERIOD

GAF's written warranty applies proration and maximum-liability provisions after the Smart Choice® Protection Period. For a Lifetime warranty, the current System Plus® sample states a 20% contribution in years 51 and beyond, subject to the warranty's terms.

GAF COVERAGE DETAILS

MANUFACTURING DEFECTS, WIND & ALGAE

A manufacturing defect, wind event, algae discoloration, and installation problem are different types of claims and may have different eligibility requirements.

MANUFACTURING DEFECTS - DURING SMART CHOICE®

For an approved manufacturing defect during the Smart Choice® Protection Period, GAF's System Plus® terms provide enhanced product and reasonable installation-labor remedies. Necessary tear-off and disposal are included when required for the covered repair, subject to GAF's written terms.

WINDPROVEN™ LIMITED WIND WARRANTY

Qualifying GAF shingles with LayerLock® Technology can receive a 15-year WindProven™ Limited Wind Warranty with no maximum wind-speed limitation when all product and installation requirements are met. WindProven™ eligibility is based on the qualifying roofing system and installation requirements; GAF contractor certification is not itself required.

| WINDPROVEN™ REQUIREMENT | DETAIL                                                                                                                      |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Shingles                | Qualifying LayerLock®-labeled GAF shingles.                                                                                 |
| Required accessories    | GAF Starter Strips, Roof Deck Protection, Ridge Cap Shingles, plus either qualifying GAF Leak Barrier or Attic Ventilation. |
| Installation            | Must meet GAF's applicable fastening and installation requirements.                                                         |
| Term                    | 15 years; no maximum wind-speed limitation when eligible.                                                                   |

ALGAE PROTECTION

Qualifying GAF products may carry a **25-year StainGuard Plus™** or **30-year StainGuard Plus PRO™** Algae Protection Limited Warranty against blue-green algae discoloration. These are the overall limited-warranty terms for qualifying labeled products.

When qualifying products are installed in connection with an eligible enhanced warranty through a GAF certified contractor, GAF's current enhanced warranty comparison lists a **15-year non-prorated Smart Choice® Protection Period** for qualifying algae protection, subject to the applicable written terms.

**KEEP THEM  
SEPARATE**

The overall algae warranty term and its non-prorated Smart Choice® Protection Period are different. WindProven™ also has its own separate eligibility rules.

RESIDENTIAL LOW-SLOPE ROOFING

# GAF LIBERTY™ & COMBINATION ROOFS

Black Ridge Roofing installs GAF LIBERTY™ residential low-slope roofing exclusively as a **full tear-off, 2-ply system**. We do not install LIBERTY™ as a one-ply system or as a roof layover.

## HOW BLACK RIDGE INSTALLS LIBERTY™

| BLACK RIDGE STANDARD | WHAT IT MEANS                                                                                                               |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Full tear-off        | Existing low-slope roofing is removed so the deck can be exposed, evaluated, and properly prepared.                         |
| 2-ply only           | A qualifying LIBERTY™ Base/Ply Sheet and Cap Sheet configuration is installed. We do not offer the one-ply LIBERTY™ system. |
| No layovers          | Black Ridge does not install LIBERTY™ over an existing low-slope roof system.                                               |

## GAF LIBERTY™ MANUFACTURER COVERAGE

For the systems Black Ridge installs, GAF publishes **15-year manufacturing-defect coverage** for a qualifying 2-ply LIBERTY™ system. A qualifying 2-ply system using the specified GAF primer and flashing-cement accessories can receive **20-year manufacturing-defect coverage**. GAF's published 15- and 20-year LIBERTY™ product-only terms apply to roofs that do not exceed **2,500 sq. ft. / 25 squares**. The exact products installed and the written GAF warranty control.

## SYSTEM PLUS® LOW-SLOPE ADDENDUM

As a GAF Certified™ Residential Roofing Contractor, Black Ridge is eligible to offer the System Plus® Low-Slope Addendum on qualifying residential combination-roof systems. The addendum applies only when the project meets GAF's applicable steep-slope, low-slope, product, and warranty requirements.

|                          |                                                                                                                                                                                                                                                      |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IMPORTANT<br>DISTINCTION | This residential eligibility is separate from GAF's commercial low-slope contractor certifications and commercial guarantee programs. We do not describe our GAF Certified™ residential credential as a separate commercial low-slope certification. |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## BLACK RIDGE WORKMANSHIP

Black Ridge Roofing's workmanship coverage for low-slope / flat-roof work is separate from GAF manufacturer coverage and is stated in the signed project proposal.

## OTHER LOW-SLOPE SYSTEMS

If a project uses another low-slope membrane or roofing system, including a torch-applied product, the manufacturer warranty for that specific system controls. Black Ridge will identify the installed system and applicable workmanship term in the project documents.

## OWNERSHIP &amp; TRANSFER

# TRANSFERABILITY & HOMEOWNER RESPONSIBILITIES

Warranty protection can continue after a home changes hands, but GAF's transfer rules and deadlines matter. Keep the warranty documents with the property records.

## SYSTEM PLUS® TRANSFERABILITY

- GAF's current System Plus® sample allows the warranty to be transferred only once.
- The second owner must notify GAF in writing within one year after the property transfer.
- If transfer occurs within the first 20 years after installation, the second owner receives the same coverage as the original owner.
- If transfer occurs after the first 20 years, GAF's sample reduces the warranty to a two-year period after ownership changes, with the remedy calculated under the warranty's stated formula.

**IMPORTANT FOR SELLERS**

Do not assume the warranty automatically follows the property. Review GAF's transfer requirements when the home is sold and provide the warranty documents to the buyer.

## HOMEOWNER RESPONSIBILITIES

- Keep the Black Ridge contract, paid invoice, GAF warranty certificate, product information, and project photographs.
- Review the owner name and property address on the issued warranty for accuracy.
- Maintain the roof and drainage system and address building conditions that can affect roofing performance.
- Avoid unauthorized alterations, penetrations, or third-party roof work that could affect warranty coverage.
- If the property is sold, review GAF's transfer procedure promptly.
- If a possible warranty issue appears, document it promptly and contact the correct warranty provider.

## WHY RECORDKEEPING MATTERS

Claims can occur years after installation. Keeping the original contract, warranty certificate, photographs, proof of payment, and transfer records makes it easier to identify the installed system and determine which coverage applies.

CLAIMS & LIMITATIONS

# EXCLUSIONS & WHAT TO DO IF THERE IS A PROBLEM

A roof problem does not automatically mean there is a manufacturing defect or workmanship defect. The cause determines which coverage, if any, applies.

## COMMON GAF EXCLUSIONS / LIMITATIONS

- Damage caused by improper installation when the installation caused the damage.
- Settlement, movement, structural damage, defects in the building/roof base, or inadequate ventilation.
- Certain acts of nature such as hail, fire, or wind beyond applicable coverage, except where separate qualifying coverage applies.
- Roof traffic or foreign-object impact, improper storage/handling, certain ice-damming situations, mold/fungus/lichen or non-covered discoloration, and interior/exterior building damage.
- Metal work and flashings are generally outside the manufacturing-defect remedy except where a specific written warranty or addendum says otherwise.

## IF YOU NOTICE A POSSIBLE GAF WARRANTY PROBLEM

| STEP | ACTION                                                                                                                                                                  |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1    | Document the condition with clear photos and note when you first observed it.                                                                                           |
| 2    | Notify GAF within 30 days after noticing the problem. GAF's sample says notice to the contractor, dealer, or builder is not notice to GAF.                              |
| 3    | Do not repair or replace the GAF products before GAF has had the opportunity to evaluate the claim unless necessary; for emergency work, provide GAF reasonable notice. |
| 4    | Retain your warranty certificate, contract, invoices, product information, and photographs. GAF may require photos or product samples.                                  |

GAF CLAIMS

Current GAF sample: [gaf.com/contact](https://gaf.com/contact) | 1-800-458-1860 | [warrantyclaims@gaf.com](mailto:warrantyclaims@gaf.com). Use the contact information shown on your issued warranty if it differs.

## FOR A BLACK RIDGE WORKMANSHIP CONCERN

Contact Black Ridge Roofing promptly at 410-881-ROOF or through [blackridgeroofs.com](https://blackridgeroofs.com). We will review the contracted scope and reported condition to determine whether it appears to involve our workmanship, a manufacturer issue, storm/casualty damage, maintenance, or another building condition.

FINAL REFERENCE

# YOUR WARRANTY AT A GLANCE

Use this page as a quick reference. The detailed explanations on the preceding pages and the actual written warranties control.

## HOMEOWNER CHECKLIST

- Confirm the exact Black Ridge workmanship term in your signed proposal/contract.
- Confirm whether System Plus® is included and that the roof meets GAF eligibility requirements.
- Know whether the property falls within GAF's single-family detached residence / individual-owner classification or Other Buildings terms.
- Keep the GAF warranty certificate, Black Ridge contract, final invoice, photos, and product information together.
- Review GAF's transfer rules promptly if ownership changes.
- Document any potential problem and notify the correct warranty provider promptly.

## AT-A-GLANCE SUMMARY

| ITEM                                                                | SUMMARY                                                                                                                                                                |
|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Black Ridge full replacement workmanship                            | Up to 10 years; signed agreement controls.                                                                                                                             |
| Black Ridge qualified layover workmanship                           | Up to 5 years; new layer only; signed agreement controls.                                                                                                              |
| Black Ridge repair workmanship                                      | 30 days; repaired area only.                                                                                                                                           |
| System Plus® - qualifying detached single-family / individual owner | Limited Lifetime term; 50-year Smart Choice® Protection Period.                                                                                                        |
| System Plus® - GAF Other Buildings                                  | 40-year term; 20-year Smart Choice® Protection Period.                                                                                                                 |
| WindProven™                                                         | 15 years with no maximum wind-speed limitation when eligibility requirements are met.                                                                                  |
| StainGuard Plus™ / PRO™ algae                                       | 25 / 30-year overall limited-warranty terms on qualifying products; enhanced-warranty algae Smart Choice® period may be 15 years.                                      |
| Black Ridge LIBERTY™ 2-ply                                          | 15-year qualifying 2-ply term; 20 years with specified qualifying GAF accessories. Published product-only terms are limited to roofs up to 2,500 sq. ft. / 25 squares. |

FINAL WORD

GAF's written warranties control GAF coverage. Black Ridge Roofing's signed agreement controls our separate workmanship coverage.

Black Ridge Roofing | Protection You Can Count On.