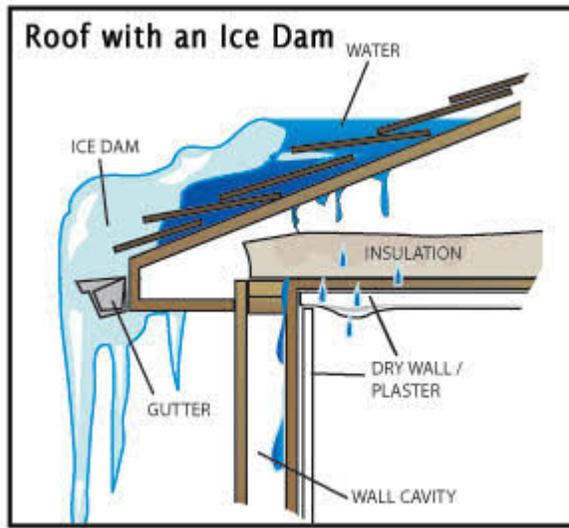


## [Dam Ice!](#)



With spring around the corner, home and business owners in snow-prone areas should be on the lookout for damage from ice dams. Extreme cold and unseasonably warm winter weather has caused ice dams to form on building roofs from New England to Minnesota. Trapped water from the melting ice can seep through small roof cracks into ceilings and wall cavities and cause mold, rot, and staining. Improper removal of ice dams through the use of sharp edged tools, snow blowers or blowtorches) can also damage roofs.

So inspect your roof this spring if you can access it, and watch for stains appearing on walls and ceilings. Get estimates to repair the damage and if costs exceed your deductible, notify your insurer promptly and open a claim.

If your roof/building was damaged *last year* by an ice dam and your insurer hasn't resolved your claim satisfactorily, keep an eye on the lawsuit deadline (statute of limitations) in your state to avoid losing

your right to hold them accountable.

For more information about preventing and dealing with ice dams, [click here](#).

The [UP Claim Help library](#) and [Ask an Expert](#) forums are available 24/7, free of charge if you need guidance.

UP thanks and acknowledges claim professional Scott Modlin for contributing to this tip.