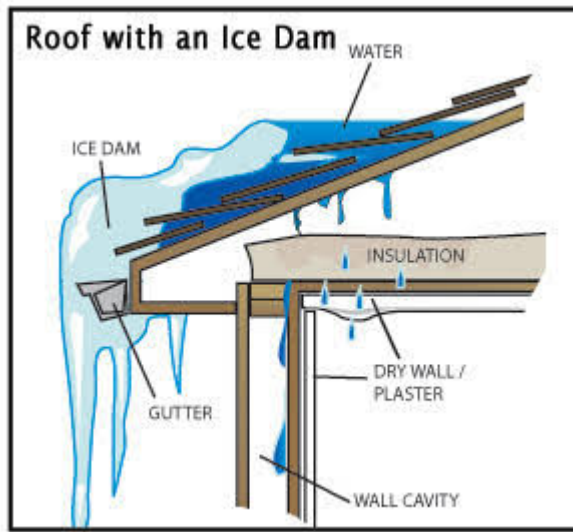


[Dam Ice!](#)



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.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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