

[Step away from the blowtorch...](#)



The extreme cold, snow, and ice that swept across the U.S. in February 2021 is proof positive that closing the door on 2020 wasn't a cure-all. If your home or business suffered damage due to freezing or bursting pipes or the weight of snow and ice on the roof, please visit our new [2021 Winter Storms help library](#). Our non-profit organization and our partners have expertise and resources to assist in this challenging situation.

Generally speaking, sudden and accidental water and ice dam damage is covered under your property insurance policy as long as you give your insurer timely notice and your insurer has not added limits or exclusions that give them an excuse to reject your claim. Review our [tips on communicating with your insurer](#) and be aware of a few realities in this situation.

You may have to sort through conflicting opinions from repair pros and insurance adjusters on the cause and extent of water damage and available policy funds.

You have the biggest stake in restoring your asset to its pre-loss condition. View your insurance claim as a business transaction. Adjuster training and competence varies wildly, and large scale disasters put a strain on all involved. Be informed and pro-active to get a fair claim settlement.



Do NOT try to use a snowblower, shovel or blowtorch to chip, melt or break an ice dam on your roof. Check license status and references before hiring repair professionals or public adjusters, and avoid paying large up-front fees. Out of state remediation and roofing pros are flocking to the impacted regions, so use extra caution.

We'll be adding resources regularly to the [2021 Winter Storms help library](#). Check back often. We are rooting for you.

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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