



Empowering the Insured

## Ice Dams and insurance

Ice dams on roofs form when accumulated snow on a sloping roof melts and flows down the roof, under the insulating blanket of snow. Ice dams can cause water to leak through the roofing material and damage ceilings, walls, roof structures and insulation. Extreme cold and heavy snowfall followed by unseasonably warm weather in recent years has made damage from ice dams fairly common.

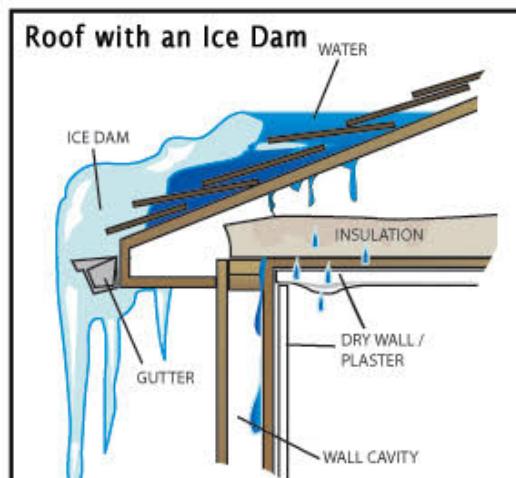
Generally speaking, the damage is covered under your property insurance policy as long as you give your insurer timely notice and it is reasonably clear it was not solely due to known and pre-existing roof damage.

Disputes related to ice dam claims can involve:

- **Policy language limiting payment for repairs to Actual Cash Value**
- **Arguments over pre-existing damage or construction defects**
- **Unqualified or unethical roofing “experts”**
- **Door to door solicitors acting as public adjusters without a license**
- **The scope and cost of necessary repairs**
- **The insurer’s obligation to pay to restore the roof to a uniform and consistent appearance (“matching”)**

Options for resolving disputes over ice dam claims include:

- **Negotiation**
- **Filing a complaint with your State Department of Insurance**
- **Mediation**
- **Appraisal**
- **Litigation**



## Preventing Ice Dams

Proper ventilation, drainage and insulation are the only ways to prevent ice dams and can be achieved in the following ways:

- Make sure your gutters are clear of leaves and debris
- Check and seal places where warm air could leak from your house to the attic: vent pipes, exhaust fans, chimneys, attic hatches and light fixtures are all possibilities
- Inspect, or have your roof and attic inspected for proper ventilation and insulation
- Look for signs of inadequate ventilation: rust spots, rusty nails or a mildew smell are all signals that moisture has formed on the inside of your roof
- If you have soffit vents in your eaves, make sure they are not blocked and insulation surrounding them is secured so that air can flow easily
- Keep snow from accumulating on the lower three to six feet of your roof

## Additional Steps

- Install snow and ice slides to prevent ice and snow from "bonding" to the lower roof
- Install a rubberized ice and water shield beneath the roof shingles for the first three to six feet from the eaves up
- Install heating cable along the eaves to melt ice

## Removing Ice Dams

- Consult a roofing professional
- Do not use a snow blower, shovel or blowtorch to try to chip, break or melt ice dams.

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

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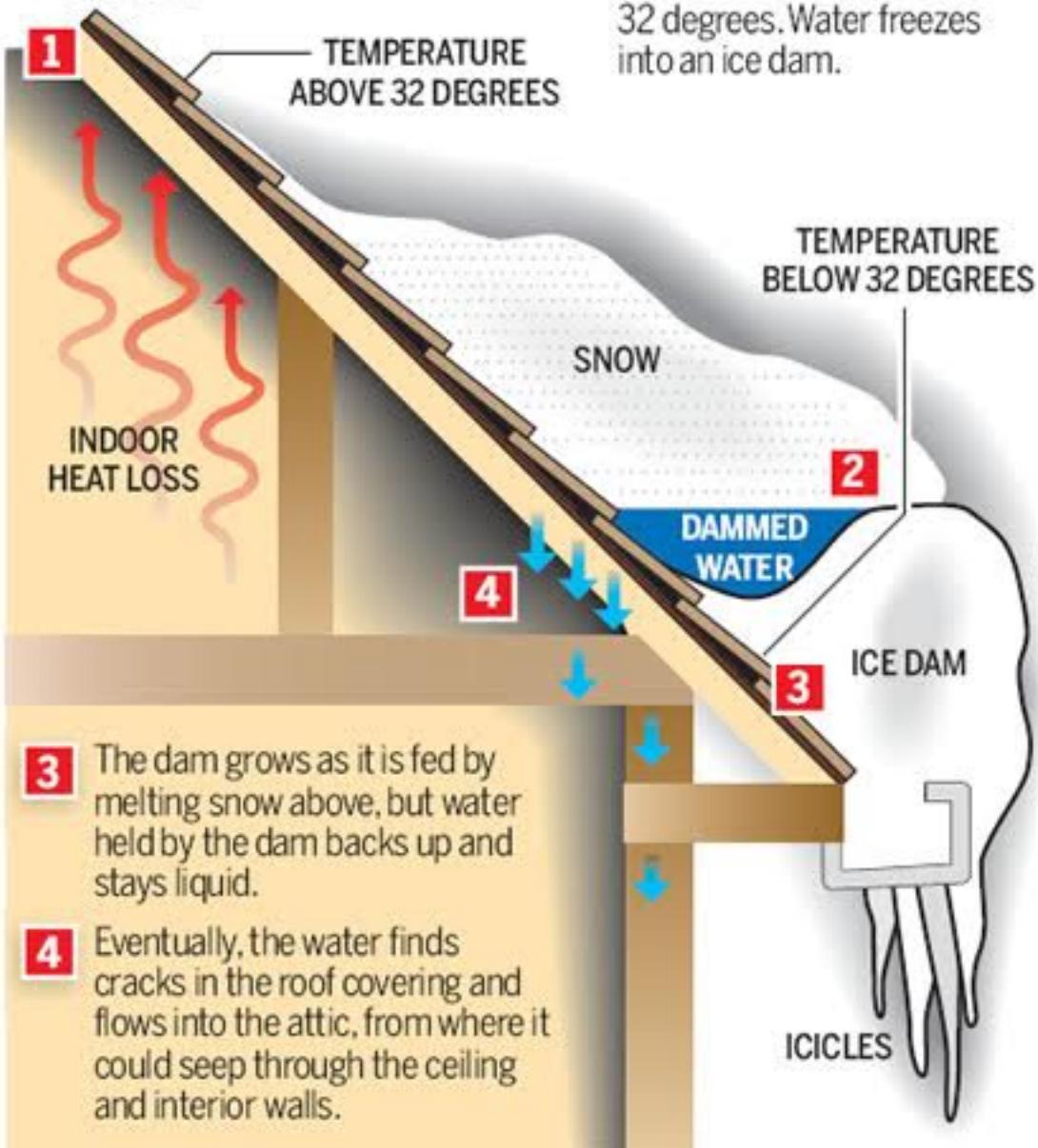
An illustration of ceiling damage due to an ice dam

## An ice dam might form when ...

- There is snow on the roof.
- Average outside temperature is below 32 degrees.
- Roof surface temperature is above 32 degrees at its higher end and below 32 degrees at its lower end.

## How it forms

- 1 Indoor heating rises through the ceiling into the attic and warms the roof surface.
- 2 Snow on the heated part of the roof melts and flows down until it reaches that part of the roof that is below 32 degrees. Water freezes into an ice dam.



- 3 The dam grows as it is fed by melting snow above, but water held by the dam backs up and stays liquid.
- 4 Eventually, the water finds cracks in the roof covering and flows into the attic, from where it could seep through the ceiling and interior walls.