



PROACTIVE PROTECTION FROM WATER DAMAGE

Arm your home against ice damming

Winter-related claims add up to over \$1 billion each year across the insurance industry.¹ One common—yet often overlooked—cause of costly damage is ice damming. The best time to make upgrades and changes to help prevent ice damming damage is well before cold temperatures set in.

What is an ice dam?

An ice dam is a ridge of solid ice that forms at the edge of the roof caused by melting snow that runs down a warm roof surface and freezes when it reaches the cold roof eave edge.

Continually melting roof snow causes water to pool behind the dam. The water works its way under the roof shingles and into the house—running down walls, along ceilings and across floors. A roof full of snow could result in hundreds of gallons of water coming into the house.

Preventing ice dams

If the underside of a roof, typically the attic space, remains nearly as cold as outside, little to no unwanted roof snow melting will occur. To keep a “cold roof,” consider the following:

- **Add insulation.** More insulation on the attic floor keeps the heat where it belongs and out of the attic.
- **Install ridge and soffit vents.** A ridge vent paired with continuous soffit vents circulates cold air under the entire roof.
- **Cap your attic hatch.** An unsealed attic hatch or whole-house fan is a large opening for heat to escape. Enclose these with foil-faced foam board insulation and aluminum tape.
- **Install sealed recessed lights.** Older recessed lights give off excessive heat and cannot be insulated without creating a fire hazard. Replace them with sealed insulation contact (IC) rated fixtures, which can be covered with insulation.
- **Seal and insulate ductwork.** Seal joints of HVAC ducts and exhaust ducts and wrap with foil faced insulation to prevent heat from escaping.
- **Consider an energy assessment.** An assessment can pinpoint exactly where you are losing heat in the home. It can save you money and possibly prevent ice damming damages. Click [here](#) for more information.

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Enhance your protection during the building process

The best protection against ice dam damage is to combine cold roof techniques with the installation of an ice shield under the roof itself. This is a waterproof barrier that is installed under the shingles to protect the inside of the house if ice damming occurs. Water cannot penetrate the waterproof roof membrane, which even provides a seal around nail hole openings.

If ice damming occurs

If an ice dam develops and you do not have a waterproof underlayment, contact a licensed and insured roofer. Ice dams are as hard as concrete, and trying to access the elevated roof edges is difficult. Attempting to remove an ice dam yourself can be dangerous.

If water is coming into your home as a result of an ice dam, contact a licensed and insured roofer to remove the snow from the roof, minimizing additional water coming into the house. Address interior damages with buckets and towels wherever possible. Call a damage mitigation company immediately or contact our claims department for assistance with finding a remediation company, such as:

- Diamond Property Loss Solutions: 888-735-0800
- Belfor: 855-437-9244
- Service Master: 866-853-0723

For more information, please contact your independent insurance advisor.



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¹ <http://www.claimsjournal.com/news/national/2015/02/11/261490.htm>

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