



PROACTIVE PROTECTION FROM WATER DAMAGE

## Arm your home against ice damming

Winter-related claims cost billions of dollars across the insurance industry.\* One common—yet often overlooked—cause of this 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 snow that is melted by a warm roof surface or heat from the sun, and that freezes when it reaches the cold roof overhang edge.

The continually melting roof snow then 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

There are various ways to combat ice damming. Consult a qualified contractor to review your home and consider the following protective measures:

- **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.
- **Professionally seal all openings and heat sources.** An unsealed attic hatch or whole-house fan is a large opening for heat to escape. Older recessed lights also 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; wrap them with foil faced insulation to prevent heat from escaping.
- **Use roof edge heating or heat tape systems.** Prevent ice dams from forming around the edge of the roof by applying edge heating that can melt portions of the ice dam and create channels for the water to move through safely.

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### Enhance 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 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 you are planning renovations or will be building a new home, AIG's Smart Build experts can offer more detailed guidance tailored to your plans.

### 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 and minimize additional water coming into the house. Address interior damage 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:

**SERVPRO 1-833-855-8703**

**Belfor 1-800-928-3732**

For more information, please contact your independent insurance advisor.



\* <https://www.artemis.bm/news/u-s-winter-storms-severe-weather-to-drive-2bn-march-insured-loss-aon/>