

Help Your Clients Keep Losses to a Minimum this Winter

Now is the time of year when we experience the wrath of winter. Because ice dams and frozen pipes are prevalent in our region, we'd like to share some tips on these specific types of claims to help our policyholders prevent losses from getting out of control. Note: All claims are unique and may have specific policy language that provides different coverage.

Please use these guidelines to assist our policyholders with their losses. Upon receipt of any claim, we will investigate to determine what coverages may exist.

Ice Dams

There are three phases to an ice dam loss:



1. Remove the snow/ice. This is not something that is paid for by the insurance policy, but is a duty of the policyholder to prevent further loss.
2. Dry out the wet interior of the building. Contact a local or national water restoration contractor who is certified in water damage restoration.
3. Replace the damaged items. We will often times work with the restoration company to determine what needs to be replaced.

Rarely does an ice dam damage the roof, but an insured may ask:

1. *Is there coverage for the water damaged ceiling caused by the ice dam?*
Yes, barring any applicable exclusions, there should be coverage for such losses under an all-risk policy.
2. *Is there coverage for damaged personal property caused by the ice dam?*
No, the loss was not caused by a named peril. Since the policy does not list water which enters through an undamaged roof, there is no coverage.
3. *Is there coverage for the snow/ice removal?*
No, Integrity Insurance does not pay for removal of the ice/snow whether the roof is leaking or not. Removal of the ice dam is the policyholder's duty after a loss.

Frozen Pipes:

There are three phases to a frozen pipe claim:

1. Stop the source – turn off the water.
2. Dry out the wet building. Contact a local or national water restoration contractor who is certified in water damage restoration.
3. Replace the damaged items. We will often times work with the restoration company to determine what needs to be replaced.



Damage to buildings, other structures, and personal property is covered in most instances, unless property is vacant and proper precautions were not taken. In nearly every policy it will state that frozen pipes are covered, but two things must happen: The heat must be maintained in the building or the water supply lines need to be shut off and drained.

What will our adjusters ask for?

1. Utility records from this year and last year to show heat was maintained.
2. That a plumber inspect the pipes and photograph any evidence of the frozen pipes.