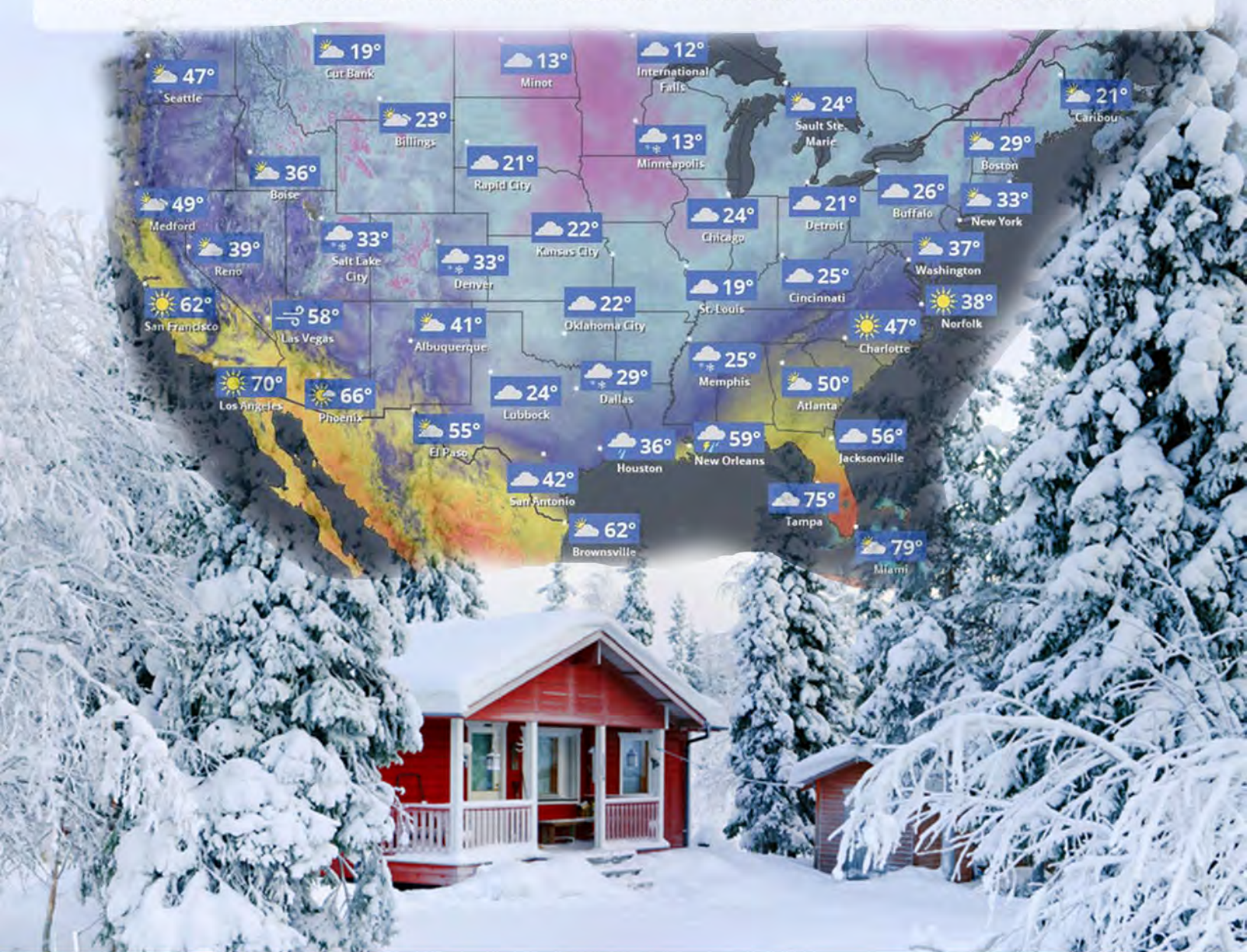


# WINTER STORM DAMAGE

THINGS YOU MUST KNOW ABOUT YOUR INSURANCE CLAIM



SCOTT FRIEDSON



# Winter Storm Damage?

## Pipe Burst, Collapse, Snow and Ice Insurance Claims

The U.S. is experiencing severe winter weather, including snow, ice and freezing temperatures causing significant property damage to homes and commercial properties. Texas was colder than Alaska breaking [record cold temperatures](#) throughout the state. In 2019, the [Insurance Information Institute](#) reported \$2.1 billion in insured losses caused by winter storms, this year will likely be much more.



The good news is that most insurance policies cover damage caused by snow and ice. However, understanding your policy and avoiding disputes between insurance carriers and their policyholders concerning what an insurance policy covers and what is excluded can be complex.

Our advice is review your insurance policy to determine your specific coverage. Some areas of damages often covered by residential or commercial property insurance policies due to snow and freezing ice conditions may include water damage, pipe bursts, building or roof collapse and ice dams.

**Frozen Pipes** - If an above ground pipe bursts and causes interior water damage it should typically be covered under sudden and accidental. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing is typically covered. If your pipes are already frozen, it's a good idea to shut off the main water so you can minimize damage as your pipes thaw.



### Exclusions and Conditions

Coverage may not apply unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain all systems and appliances of water. Note: If you lost power, then you should still be covered.

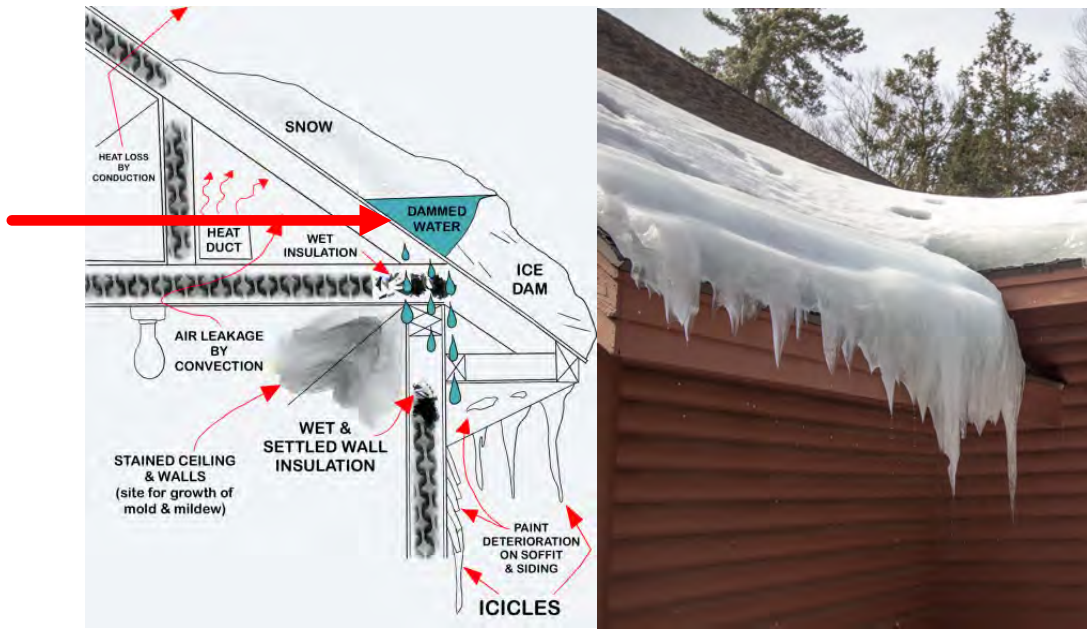
1. Any underground pipes or water mains that are a part of the public water distribution system;
2. Any pond or reservoir in which the water is impounded by a dam;

**Collapse** – Heavy snow and ice accumulations can cause damage to gutters, roofs, decks and trees. A collapse is commonly defined as an abrupt falling down or caving in of a building or any part of a building from the **weight of rain or snow or ice that collects on a roof** with the result that the building cannot be occupied for its intended purpose is typically covered. If loss or damage caused by or resulting from the thawing of snow, sleet or ice on the Building or



structure (also known as ice damming), there is typically coverage as well as a collapse from the weight of rain or snow or ice that collects on a roof.

**What is an Ice Dam?** *“An ice dam is a ridge of ice that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. The water that backs up behind the dam can leak into a home and cause damage to walls, ceilings, insulation and other areas.”* [Regents of the University of Minnesota](#)



Ice dam formation is caused when melting snow runs down the roof and then refreezes at the roof edge. The water runs down the roof slope underneath the blanket of snow and then refreezes into a band of ice at the roof edge creating a "dam". Additional snowmelt can then pool against the dam and leak into the building through the roof, attic, siding, framing, window casings, roof trim, or shingles. The most common ice dam damage is water inside walls, ceilings and floors. Water can cause permanent buckling of hardwood floors and permanently damage insulation. If not properly remediated, it will cause mold inside wall cavities, collapse ceilings, warp baseboards, cause damage to content and personal belongings. A moisture meter and thermal image camera are the best tools to use to find water that can be otherwise is hidden.

Should you file a claim? It depends on your deductible, extent of damage, and coverage for these types of winter weather losses which can vary depending on your specific insurance policy. If your property is damaged, be sure to reasonably protect and mitigate against further damage, contact your insurance agent right away and tell them you have a loss. Keep financial records of expenses you incur, take photos and be safe!

**Insurance Claim Recovery Support** is a leading state licensed Public Insurance Adjusting firm (#1670060) dedicated to settling large loss property damage insurance claims fairly and promptly exclusively on the behalf of insured commercial and multifamily property owners. Click [here](#) for more information about insurance claims. Scott Friedson is a licensed Public Insurance Adjuster in TX, CO, GA, SC, NC, OK, NV, OH.

**What is a Public Adjuster?** A public adjuster is an independent, licensed, private and professional claims adjuster who only represents the interests of the insured policyholder. We are legally authorized to act on behalf of a policyholder to investigate, negotiate, advise, adjust, settle claims for loss under any policy of insurance covering real or personal property. Our public adjusters can make a big difference in the outcome of your claim settlement.

**Insurance Companies Have Experts Working For Them, You Should Too!™**