

Frozen pipes and other ice and snow damage

My pipes froze and burst, damaging my home. Do I have coverage?

Most homeowners insurance policies, except for the very basic ones, cover damage to the home resulting from broken pipes due to freezing. For example, your insurance company will pay to clean or pay the cost to replace the carpet, furniture and other property that has been damaged due to the water from the bursting pipes (less your deductible).

For those with renters insurance, damage to your personal property from the water due to the burst pipes would be covered. If the damage is so extensive you can't stay in your apartment, your insurance company generally will pay for additional living expenses.

The frozen pipes burst in my business location. Is my equipment covered?

Yes. The coverages are similar to those for homeowners. Renters policies and business insurance policies will cover your business equipment, tools, as well as the cost to repair the damage and any business loss (less your deductible).

Am I also covered for snow and ice buildup that causes leaks in my roof?

This condition is known as an "ice dam." To obtain coverage for this kind of damage, it must not be directly the result of damage caused by wind or the weight of snow. You may need an all-risks-not excluded type of policy. It is often referred to as a Q-3 or Q-4 form policy.

How do I know about filing a claim for ice and snow damage?

First, take immediate steps to prevent further damage and contact your agency. Notify your insurance company to give you the details of your coverage and filing your claim.

Usually, you will need repair estimates for structural damage and a list of items that will need repair or replacement. Depending on the extent of damage, an appraiser from your insurance company may need to see the damage. As with any insurance claim, keep receipts.

How can I prevent such damage in the first place?

Frozen pipes. To avoid frozen pipes, wrap pipes that are at risk in insulated heat tape and keep the building heat at an adequate level throughout the winter. If you have a power loss, however, you'll lose heat too, so if you're away from home more than a day or two, arrange for someone to check on things. It's also a good idea to open cabinet doors to circulate warm air to pipes on outside walls.

If you'll be away for an extended period of time, drain your pipes. If you are going to be out of the home for a short time, shut off the water supply. Then, if pipes do burst, the only water that will be released is the water that's in the pipes. It will not be enough to pump into the home. Ice damming happens when pipes burst.

If pipes freeze and burst, turn off the water supply before the house warms and the water in the pipes thaws, flooding the home.

Snow and ice buildup. Using a long-handled snow puller, pull the snow from the roof, back just a few feet from the edge of the eaves before ice has a chance to form. By simply removing the snow along the edge of the roof, you will give melting water a chance to drain from the eaves and prevent the formation of ice dams that may damage your roof.

Do not get on the roof to remove snow buildup. This is dangerous and you could easily damage the roofing material, resulting in leaks when it rains.

