

LOSS CONTROL BULLETIN

Snow Removal and Your Roof



*We Take A Personal
Interest - Protecting
What You Value Most®*

For more information or
to locate an agent near
you call 1 (877) 840-4400
or visit www.anpac.com

With winter comes the threat of snow. Heavy snow can lead to the accumulation of snow on roofs – a potentially hazardous situation. Much residential construction may be able to carry the ‘load’ from this snow, but play it safe – keep an eye on your house. Look for new cracks in drywall, usually near corners of doorways. If interior doors that normally fit well in their frames (minus expected expansion and contraction with seasonal changes and humidity) begin to have difficulty opening and closing, it may be an indication that your home is carrying a heavy load. You might also find that other structures, such as barns or detached garages, could be more susceptible to collapse.

First, and most importantly, BE SAFE when it comes to clearing snow from your roof. Removing snow from your roof is dangerous. You can be hurt from falling from your roof, and pedestrians or bystanders can be hurt from falling snow.

For residences with smaller roofs, the use of a specially designed snow rake may help remove snow while keeping you safe on the ground. If you choose to remove the snow yourself with a snow rake, be careful to avoid raking down to the shingles and damaging your roof. Leave the last layer of ice or snow.

Consider finding a qualified contractor to help you with snow removal. Remember, snow removal can be hazardous. Some tips to keep in mind when selecting a contractor:

- Look for an established, licensed or bonded roofing contractor. Ask for references and take the time to speak with them about their experience with the contractor.
- Ask to see certificates of insurance. Make sure that both liability and workers’ compensation insurance coverage is carried and in-force while work is being done.
- Insist on a detailed, written estimate that clearly states the quantity of materials needed, labor charges, work specifications (including approximate starting and completion dates) and payment procedures.

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- Carefully review and understand any warranty accompanying your contract, and watch for conditions that would void it.
- Be skeptical about lowest bids or those considerably lower than others written for the same job. Many contracts seem attractive because of low bids; however, the contractor may be uninsured and might perform substandard work. If it looks too good to be true, it probably is.
- Contact your local Better Business Bureau to check for complaints filed against the contractor.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim ServiceSM** is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860