



# LOSS CONTROL BULLETIN

Homeowner Safety

## *Ice Dams*

### **What is an “ice dam”?**

An ice dam is an accumulation of ice at the edge of the roof, usually near the gutter. This traps melting water behind the ice.

### **What causes an ice dam?**

A combination of three things causes an ice dam: snow on the roof; heat to melt snow on the upper portion of the roof; and cooler temperatures on the lower portion of the roof that allows the water to refreeze.

### **How can this damage a home?**

The trapped water eventually backs up under the roof shingles. The water will then seep into the attic or the inside walls of the house, causing water damage to insulation, ceilings and walls.

### **Prevention – Attic Solutions:**

The key to preventing ice dams is keeping the attic temperature below freezing. This means stopping the warm air from inside the house from entering or building up in the attic. There are several steps that can be taken by a licensed contractor or a handy homeowner:

- **Ventilation** – A properly ventilated roof allows warm air to escape from the attic.
- **Insulation** – A well insulated attic reduces how much warm air enters the attic from the living areas below. However, make sure the insulation doesn't cover the soffit vents because that will reduce needed air circulation.
- **Air Leakage** – Normal insulation does not account for air leaks related to a host of items that penetrate into the attic, such as plumbing vents, electrical wiring, light fixtures and pull-down attic stairs. Use the appropriate caulk, urethane spray-foam or weatherproofing to make the areas around the penetration air tight.

*(over)*

*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**

The information printed herein was obtained from sources believed to be reliable. American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

Personal and commercial lines insurance is issued by American National Property And Casualty Company (ANPAC®), its subsidiaries or affiliates, including American National General Insurance Company, Pacific Property And Casualty Company (California), American National Lloyds Insurance Company (Texas), American National County Mutual Insurance Company (serviced by ANPAC®-Texas), and ANPAC® Louisiana Insurance Company (Louisiana). American National Property And Casualty Company is a subsidiary of American National Insurance Company.

www.anpac.com 1-877-840-4400

AM-593 (6-09)



**FAMILY OF COMPANIES**

# LOSS CONTROL BULLETIN

## Homeowner Safety

### Prevention – Roof Solutions:

Depending on a number of variables, such as roof design, a homeowner's ability to effectively keep the attic cold may be limited. In those cases, roof-based improvements by a licensed contractor may be necessary. Examples of such improvements are:

- **Ice Dam Shield** – This is a rubberized membrane installed underneath the layers of shingles nearest the eaves. This prevents water from getting through to the attic or interior walls.
- **Ice Belt** – This is a metal flashing installed all the way around the eaves. An ice belt provides a surface which permits snow and ice to slide off and has no gaps that would allow water to flow underneath it.
- **Heat Tape/Tracing** – This is a heated cable, laid in a formation near the eaves, designed to warm the surface to prevent the formation of ice dams.
- **A Metal Roof** – This type of roof provides a surface which allows snow and ice to slide off and, since there are no shingles, water can not back up under it and enter the interior of the structure. However, metal roofs are relatively expensive.
- **Clean Gutters** – It's a myth that clogged gutters cause ice dams. However, clogged gutters can prevent water from escaping and may exacerbate an ice dam.

### Ice Dam Mitigation

If you are faced with an ice dam despite taking preventative measures, there are steps that can be taken to relieve the problem.

Serious caution is advised. Mitigation efforts may involve ladders, tools and climbing onto the roof in a snowy/icy environment, so taking further steps yourself can be extremely dangerous. Strong consideration should be given to **hiring a professional contractor who is experienced in mitigating ice dams.** The cost of paying a contractor is minimal compared to the costs associated with a serious injury due to a fall.

Another reason to hire a professional contractor is that there are problems associated with almost all methods of alleviating ice dams:

- **Snow Rake** – This is a long handled tool designed to allow someone on the ground to pull loads of snow off the roof. By removing snow the source of continued ice build-up is removed as well. However, care must be taken to not actually rake down to the shingles or there is a good chance of shingle damage.
- **Salt or Calcium Chloride** – While this will help melt the ice dam it may also corrode metal gutters and downspouts. Also, the run-off may damage plants and lawns.
- **Chip Away Ice** – Bad idea!! Using shovels, ice picks, hammers and other implements to chip away ice is almost universally a bad idea. Besides being dangerous, there is a good chance the roof and/or gutters will be damaged in the process.



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

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