



# **Wisconsin Mutual**

*Insurance Company*

## **AGENT'S BULLETIN**

March 3, 2008

### **ICE DAM'S**

Recently there has been a lot of publicity on the issue of ice dam's causing interior water damage to homes. The heavy snow fall and cold temperatures this winter have created the perfect conditions for ice damming.

Please share this information with our insureds to aid them in handling their claim as well as preventing further damage.

### **IF A CLAIM IS REPORTED WHAT TO TELL OUR INSURED:**

#### **COVERAGE:**

1. Under forms 3 & 5– The interior is covered for water damage. In most cases there is also coverage for removal of the snow and ice in the effected area.
2. Under a form 2 – There is no coverage to the interior as the dwelling coverage is by peril. There is no coverage for removal of snow and ice from the effected area.
3. Removing the snow and ice from the roof when there is not any damage to the home is maintenance and would not be covered under either policy.
4. Failure to mitigate damages by removing snow and ice as well as taking all reasonable means to protect covered property at the time of a loss could be considered neglect and effect coverage.
5. Personal property is not covered as ice damming is not a specified peril under coverage C. Personal Property is provided under the Form 5 Elite Homeowner's policy. Coverage is also available for scheduled items or for an insured who carries the WML-5A endorsement, limited coverage is also available under the WML 90 for certain items.

#### **WHAT TO DO:**

1. Remove the snow and ice from the effected area. Never use rock salt or sodium chloride as they can damage shingles, potassium chloride and calcium chloride are safe alternatives.
2. Catch the remaining water that is dripping into the home.
3. Allow the effected area to dry out.
4. Obtain an estimate of damages from a reputable contractor in your area.

Many of these claims may turn into no claim or a very minor claim if these steps are taken immediately. It has also been our experience the shingles on the roof are not damaged from ice dam's, they simply reseal when the ice and snow is removed.