

PREVENTING DAMAGE CAUSED BY SNOW AND ICE

Thousands of home insurance claims are filed every year. Some losses are major, others aren't, but they're always an inconvenience—and usually avoidable! As prevention advisors, we inspect and make recommendations on numerous buildings every year.

PROTECT YOUR INVESTMENT

Being a homeowner comes with its share of responsibilities. Protecting your

investment requires regular maintenance and a dose of foresight.

THINGS YOU CAN DO TO PROTECT YOUR INVESTMENT

Digging out an above ground pool before it collapses under the weight of snow, clearing snow off your roof after a heavy snowstorm so it doesn't cave in, breaking up ice dams on the roof to keep water from seeping into the walls. It takes a lot to maintain a home, but nowhere near as much as dealing with

water damage caused by a leak in the roof or a structure collapsing!

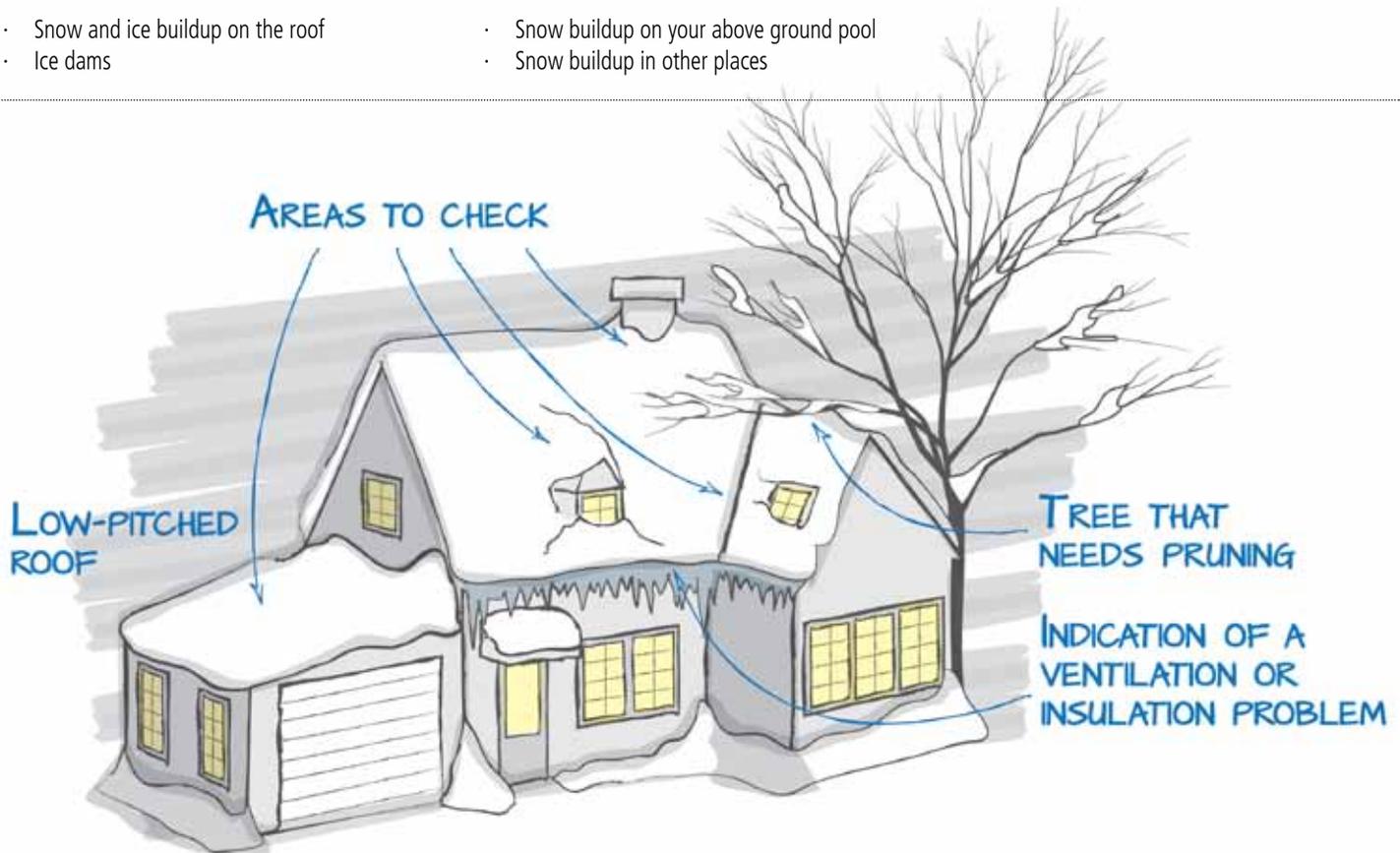
TIPS FROM THE PROS

We're property owners too. We can provide you with simple, effective and practical ways of making damage prevention part of your winter routine. We've seen a lot of preventable losses, and we want you to benefit from our experience.

Your Desjardins prevention advisors

MAIN PROBLEMS

- Snow and ice buildup on the roof
- Ice dams
- Snow buildup on your above ground pool
- Snow buildup in other places



PROBLEM NO. 1: SNOW AND ICE BUILDUP ON THE ROOF

Generally speaking, buildings are designed to withstand our harsh Canadian winters. But after a heavy snowfall, built-up snow and ice can do some serious damage!

WHEN SHOULD YOU ACT?

As soon as significant amounts of snow or ice build up on your roof—if there's more than 70 cm (2 ft.) of snow or 5 cm (2 in.) of ice—it's time to take action!

WARNING SIGNS

No matter how much snow or ice you have, the following warning signs indicate that water is seeping into the ceiling and walls of the top floor of the house:

- Water stains or rings
- Blistering
- Water droplets

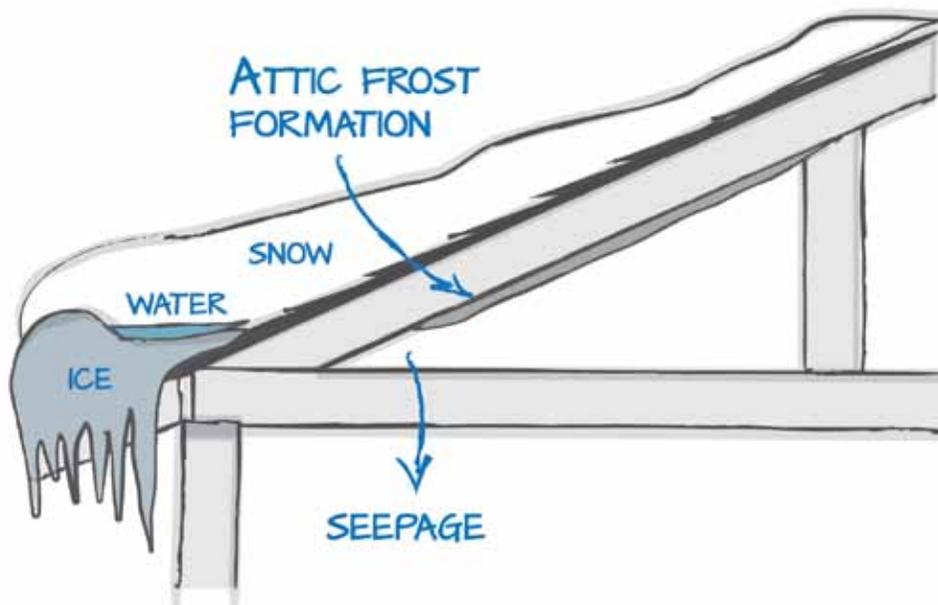
If you have a lot of snow or ice buildup, watch for the following warning signs of structural damage:

- Appearance of cracks on indoor walls
- Interior doors that start to stick, rub or do not close properly
- Ceiling warping
- Unusual structural creaking

NEED A PROFESSIONAL OPINION?

If you're concerned about water seepage or snow buildup, ask a building expert for advice.

PROBLEM NO. 2: ICE DAMS



Those pretty icicles that line the roof edges are an iconic part of our winterscapes. They may look pretty but they spell trouble. In fact, those delicate crystals are actually a sign of a potentially serious threat to your roof: ice dams.

These ridges of ice that form on the edge of the roof are usually an indicator that the building is losing heat through the roof—most likely due to poor insulation or ventilation in the attic. Heat from inside the house melts the snow on the roof, causing water to flow down to the lowest part of the roof, where it freezes. Ice builds up along the edge of the

roof, creating dams that prevent water from draining properly from the roof. As a result, water can build up and seep through the walls and ceiling.

To prevent ice dams, it pays to keep an eye on your attic.

1. Regularly—and carefully—examine the edges of your roof to make sure no ice dams have formed.
2. Inspect the inside of your attic and seal any openings that could let out warm air from the home. While you're at it, make sure there's no space between batt insulation strips (e.g., mineral wool).

3. Make sure the attic is well ventilated and cool. That way, any snow on the roof will be less likely to melt and create ice dams.
4. Ensure that the attic floor is well insulated to prevent heat from inside the home escaping through the roof and forming a layer of ice.

CLEARING SNOW AND ICE FROM THE ROOF IS A GOOD IDEA, BUT BE CAREFUL!

Careful when clearing snow and ice from your roof to avoid coming into contact with nearby electrical wiring, falling or accidentally damaging the roofing.

HIRE AN EXPERT...

Since the dangers are real and injuries all too common, we recommend you hire a professional roofing or snow removal company that has the right equipment to safely remove ice and snow from your roof.

...OR DO IT YOURSELF.

No amount of snow buildup is worth the risk of putting yourself or others in danger. But if you decide to break out the ladder and climb onto the roof, first be sure you're familiar with all key safety measures.

Caution: To avoid damaging your shingles, always leave at least a 2 in. layer of snow so the tools never come into direct contact with the roof. Removing ice is a much more difficult—even extreme—task. Entrust this dangerous job to a professional.

When clearing your roof, we recommend working from the ground using a roof rake with a telescopic handle.



PROBLEM NO. 3: SNOWBOUND ABOVE GROUND POOLS

Particularly snowy winters can wreak havoc on above ground pools, which are designed to withstand the weight of water in the summer but are more vulnerable to the pressure of heavy snow and ice in the winter. Also, melting snow in the spring can turn to ice and expand, potentially damaging the pool, especially the cover.

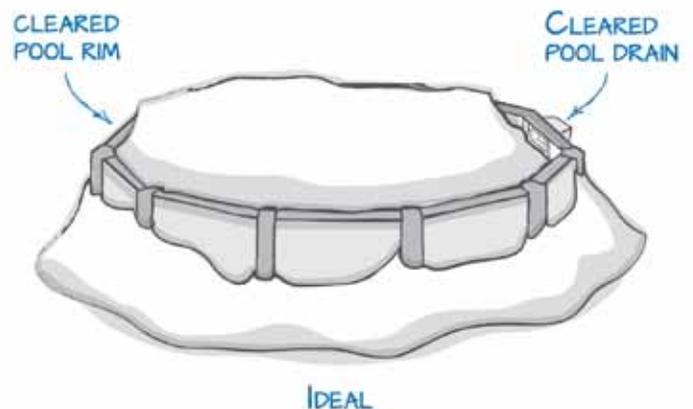
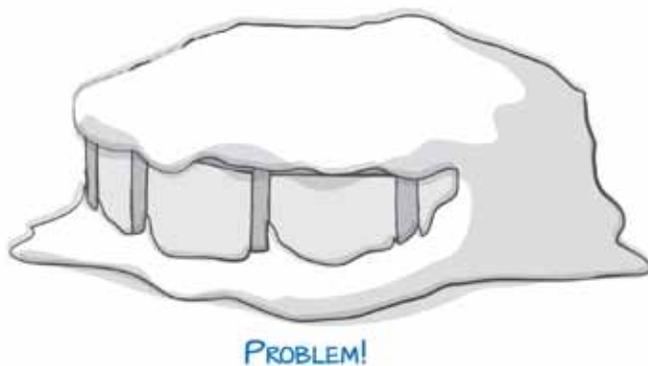
It's therefore essential to keep a close eye on your above ground pool and regularly clear the snow off its cover so it's never entirely buried under the snow.

IS YOUR POOL BURIED?

It's important to clear off your pool before it collapses under the weight of snow. The following tips will spare your pool a lot of punishment and allow it to make it to spring in one piece!

1. Stay outside the pool when removing snow. If you try to work from inside the pool, the snow or ice could give way under your weight. This may damage the pool cover—and result in you being injured.

2. Careful with the pool rim. Use a plastic shovel so as not to scratch the edges of the pool. Also avoid walking on the coping to clear snow from the rim of the pool as this could weaken or crush the pool structure.
3. Don't forget the skimmer drain. You should remove snow from inside and on top of the drain to keep it from cracking.
4. Hire a professional, if you need to. By calling on a pool professional, you'll be sure the work is done right and safely—both for your sake and your pool!



PROBLEM NO. 4: OTHER THINGS TO KEEP AN EYE ON

Stairs, doors and balconies: Remove snow or ice right away. Remember to be thorough—especially if they're used as emergency exits.

Temporary carports: Temporary carports aren't designed to withstand excessive snow and ice buildup, so they must be cleared right away. They can easily collapse, so work from the outside rather than the inside.

Oil and gas appliances: Make sure there's adequate clearance around tanks and pipes and that they're easily accessible and protected from snow and ice falling from the roof.

Hot tubs: Remove snow after a major snowfall to ensure the cover survives the winter!

These tips are provided for information purposes only. They are general in nature, and Desjardins Insurance cannot be held liable for them. We recommend using caution and consulting a professional for comprehensive, expert advice.