



MEEMIC Insurance Company

Insurance for Family and Friends of the Educational Community

MEEMIC'S INFORMATION SERIES:

PREVENTING ICE DAMS



Ice dams occur when ice and snow that builds up along the roof melts during the day and then refreezes when temperatures drop overnight. After several days of melting-freezing cycles, it's common for the melted water and ice to work up under the shingles until water enters the home, eventually causing damage to the ceilings, wall and contents. If left unnoticed for an extended period, it can do significant damage to the buildings and its contents.

Although there is no way to guarantee an ice dam won't damage your home, you can take steps to reduce the chances of an ice dam forming in the first place:

- ◆ Thoroughly clean all leaves, sticks and other debris from your gutters and down spouts. This lets melting roof snow flow into gutters and through down spouts, just as they were designed.
- ◆ Make every effort to minimize the amount of snow on your roof. Hire a professional contractor to remove the snow. For you do-it-yourselfers, you may want to purchase a "snow roof rake" which lets you stand on the ground and pull the snow off the roof. Keeping heavy snow loads off your roof reduces the chances for both ice dam formation and roof failure due to the weight.
- ◆ Seal vent pipes, chimneys, attic hatches, wiring, exhaust fans, light fixtures, and any place that would allow warm air to leak from the interior rooms into the attic. Use silicone caulk, foam sealant or other similar products to stop the air flow around these areas.
- ◆ Install electrical heating cables or tape in your gutters and along the roof edges.
- ◆ Install ice guard membrane under the first three to four feet of shingles.
- ◆ Install or improve the vents in your roof.
- ◆ Evaluate the insulation and ventilation in your attic. Most experts agree that R-value of attic insulation should be at least R-30 (R-38 is preferable in the northern climates). The insulation prevents heat loss from the interior of the home. The venting allows the attic air to stay cold enough to prevent or minimize the freeze/thaw cycle on the roof. Consult a reputable contractor about these improvements.