

## Responsibility

You have the responsibility to prevent further damage or deterioration to your property before and after a loss. In this brochure we have supplied some suggested guidelines to help prevent, reduce and eliminate the frequency of losses which may affect your family and home.

Contact your local Insurance Agent for more information.

## Mission Statement

**“To provide secure insurance for our policyholders and ensure prudent and long term growth while preserving our rural Saskatchewan roots”**

### Germania Mutual Insurance Co.

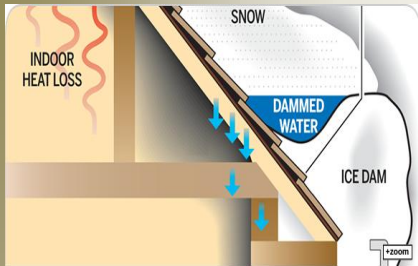
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## Ice Damming

## Guide



## Preventing Ice Dams

Ice Damming occurs when the snow on your roof melts and freezes before it has a chance to run off. Over time, the dam of ice builds up as more and more water freezes and pools behind the dam. Unless the water is allowed to drain properly, the ice dams will damage your shingles and soffits. As the ice dam spreads up the roof, water can eventually work its way under the shingles and enter the attic.

Once the water enters the attic, it can damage the roof, ceilings, walls and contents of your home. If the ceiling insulation becomes wet, the value of the insulation is lost and can lead to a rise in temperature of the attic which can accelerate the growth of the ice dam.

## What to do to prevent an Ice Dam

In the fall, clean all leaves and debris from your home's gutters and downspouts. This will allow melting snow to flow as intended.

In the winter, keep snow load on the roof to a minimum. Keeping the snow off your roof helps reduce the chance of your roof collapsing due to snow load.

The gutter and downspouts should be kept free of snow, ice build-up and icicles. A path for melted snow is needed to allow for draining. This will also reduce the weight of ice and snow on the gutter and downspouts.

Apply measures to draw more air into the attic through the gable and eave vents.

## Tips and Warnings

Before buying fiberglass bat to insulate your attic call some professionals and find out the price of having insulation blown into the attic instead. They should be able to give you a price over the phone if you can tell them the square footage of your attic. A professional should be able to do the job in a day for less than it would cost you to buy the fiberglass.

If an ice dam has already formed, you may be able to minimize the damage by "cutting" grooves in the ice using warm water. This will allow a buildup of water to run off, please note this is only a temporary fix. With a buildup of ice and snow this can be an unsafe job so we ask that you are aware of the danger and use safety measures when necessary.

Use a roof rake to pull any snow build up off your roof while you stand safely on the ground.

## Helpful Products

- Eaves Covers
- Heat Stripping along Roof line
- Snow Rake

