

Office of the Commissioner of Insurance: Winter weather hazards can threaten your home or business

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Madison, WI—The polar vortex hitting Wisconsin hard these days is not only dangerous to our health. Frozen pipes and ice dams caused by sub-zero and fluctuating temperatures can create serious damage to our homes and businesses.

Insurance Commissioner Mark Afable urges Wisconsin residents to take precautions to protect themselves from costly damage due to extreme winter weather conditions.

“Many Wisconsin residents are already dealing with freezing and bursting pipes due to the unprecedented cold. Now, with warmer temperatures forecast this weekend, there is a real possibility for ice dams to form on roofs,” Afable stated. “As you take the necessary steps to protect your home, take a moment to check your homeowner’s insurance coverage, too. Some types of water damage are covered and some are not.”

Ice dams form when melting snow runs down the slope of the roof and refreezes near the edge. Over time, water accumulates behind the ice dam and may seep into a home or business, damaging walls, flooring and cabinets.

Water pipes burst when ice forms inside pipes and creates too much pressure. After a faucet or valve is turned off, water remaining in the pipe will freeze in frigid

conditions. Because ice takes up more space than water, pressure builds and can cause the pipe to burst.

In general, water coming from the top down— such as burst fire sprinklers and ice dam seepage behind drywall— is covered by a standard homeowner’s policy. Water coming from the bottom up— such as an overflowing river— requires a separate flood insurance policy. Your homeowner’s insurance may provide coverage for ice damage, but a roof already in poor condition before the weather event may affect that coverage. Check your homeowner’s policy for adequate coverage and for any specific endorsements or riders.

Protect yourself and your property:

- Have the furnace set to a sufficient heat level to keep pipes warm.
- Open cupboard doors so heat can reach pipes.
- If your pipes burst, turn off the main water shut-off or the valve to the frozen pipe.
- Dry the area to prevent potential mold problems.
- Remove snow from the bottom portion of your roof using a “roof rake” or push broom. (Do not climb on the roof or chip ice away, which may cause damage to shingles.)
- Keep the attic well ventilated and insulated from the rest of the house to minimize the amount of heat rising to the roof. The colder your attic is the less melting and refreezing will occur on your roof.
- Contact your insurance agent to evaluate your coverage from ice damage. Familiarize yourself with the claims filing process in the event you do experience damage.

The Office of the Commissioner of Insurance (OCI) provides consumer publications such as [Consumer’s Guide to Homeowner’s Insurance](#) and [Settling Property Insurance Claims](#), available on OCI’s website at oci.wi.gov. Contact OCI at (608) 266-3585 or OCIInformation@wisconsin.gov.