



**TUTWILER**  
PUBLICADJUSTER.COM

800.321.4488

*Putting Your Insurance To Work For You.*

## On Property

Winter Storm 2015 Special Edition

### Claim Tips for Dealing With the Deep Freeze



The news we are receiving from the frozen and snowbound northeast is that the property damage from ice, snow and frozen pipes is unprecedented. The volume of claims is prompting many insurance carriers to bring in outside adjusters to handle the volume. As we have seen before, this alone can create problems when those adjusters leave. Therefore we wanted to share some of our latest articles so that you may benefit from them and share with any of your associates. Our staff will be heading north next week to help policyholders. For a detailed overview of [Frozen Pipe Claims](#) see our website [link](#). If you have any questions related to these losses please don't hesitate to contact us. Stay safe.

***Many snow and ice related property claims will become complicated given the volume of claims.***

## **Beware Roof Collapse, Ice Dams and Frozen Pipe Burst Plus a Good Tip from the Red Cross**

**W**ith New England and now the eastern United States in a deep freeze from record snow and ice accumulation, remember the old saying, it's the darkest before the dawn. Yes, there will be a spring and it's just around the corner according to the [Old Farmers Almanac](#). Spring, also called the vernal equinox comes in the Northern Hemisphere on March 20th at 6:45pm to be exact. This shouldn't minimize the extensive property damage being caused this winter as this excellent article on [Ice Dams](#) discusses. For a more detailed discussion on Ice Dams, see this post we did



***Please remember that structural damages from heavy snow loading may not be apparent even after the snow is cleared off.***

during the polar vortex last year, [Ice Dams Frozen Gutters are Back](#). Many of our staff are gearing up to head north in order to help current clients and work with our public adjuster friends to help property owners deal with these issues.

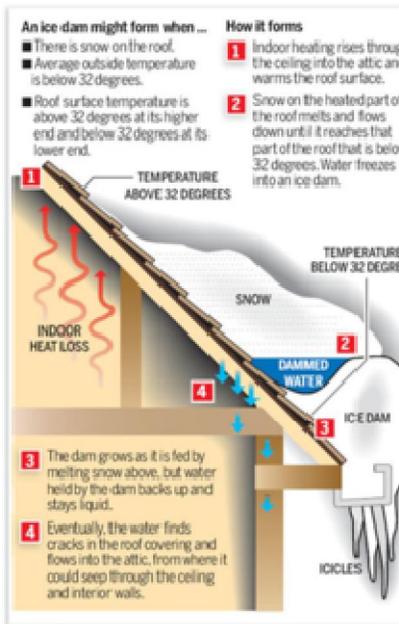
So all the folks in New England and elsewhere, need to hang tough for a little while longer. In the meantime, with more snow and rain predicted, things could get a lot worse with roof failures due to heavy loads of snow, frozen pipes and ice dam problems.

I suspect the extreme cold will abate before the official Spring date so a lot of snow and ice will start to melt causing these additional issues. As things thaw, there will no doubt be significant water losses to buildings interiors. You may want to check your insurance policy, as some will have named perils that may exclude coverage for contents unless there is direct physical damage caused by a named peril in the policy. Particularly for your contents also know as personal property. The Red Cross recognizing the frozen pipe severity put out a very useful publication [Preventing and Thawing Frozen Pipes](#) that we want to share with you and suggest you read or pass along to a northern relative.

Please remember that structural damages from heavy snow loading may not be apparent even after the snow is cleared off. Our firm was just retained on a condominium roof failure where one section of the roof completely collapsed. The problem may have been developing for a while as the support beams holding the trusses were hidden from view in the crawl space above the unit owners' ceilings.

It would behoove property owners with heavy snow loading to have inspections by professionals to ensure structural components in the roofing system have not been compromised. Remember, just like our current condo client, roof and structural damage may start before the actual physical collapse occurs. Damages that may have occurred or that unknowingly develop and result in a failure may also complicate an insurance claim. Especially if you change insurance companies or your carrier later raises a policy defense that you failed to mitigate the loss because you should have been aware of the problem given the widespread publicity regarding roofs being overloaded from the near record breaking snow event.

Finally, as a preventative measure, it may be a good time to get a licensed and reputable water extraction contractor lined up and on-call for clean-up that may be required when the melting process starts. Those folks will be busy and you may need professional help to mitigate your loss. If you have questions regarding any property insurance claim related issues please call 800.321.4488 or [contact us](#) to submit a question to one of our public adjuster or insurance claim experts.



**Snow & Ice on the Roof - What to do**

**Snow Ice & Frozen Pipes - Are You Covered? The 6 Things You Everyhomeowner Needs to Know**

**Snow Removal on Roofs - Be Careful Who You Hire and How it Impacts Your Claim**

A phone call to our office today from a public adjuster colleague in Boston confirms what we all are seeing on TV. The call started out this way: "Pick as you know our firm has been in the public adjusting business for a long time and we have never seen anything like this. We need help." This call is from a good guy and person I have known for years and his firm enjoys a stellar reputation. For years we have referred clients back and forth to each other. His firm's phones no doubt have been ringing off the hook and I suspect their email boxes are full. To my friend rest assured, the cavalry is saddling up. We can't let a colleague and friend down.



***If the roof system is damaged while doing the removal, you may open yourself up for second-guessing by the insurance company.***

But first, a note of caution to all the property owners in Boston and areas throughout New England and the Northeast; be

careful when approached by strangers offering help. As always, there will be scam artist and fly-by-night folks offering emergency services such as snow and ice removal from roofs. Reducing the load on roofs from a heavy accumulation of snow and ice when it's safe and done properly, is a good idea. But make sure the contractor you hire is licensed, experienced, and insured. If doing it yourself, safety should be the number one consideration. And remember, if the roof covering is damaged while doing the removal, you may open yourself up for second-guessing by your insurance company. Failing in your attempt to mitigate your damages is one thing, causing damage by destroying an otherwise good roofing system may result in a claim denial for the cost to replace or repair the roof damaged in the snow and ice removal process.

So consider professional help with snow and ice removal from your roof, look for people that are licensed, insured, and experienced. Here's a good article that just ran in the Boston paper; [Can Your Roof Handle all this Snow?](#) If you have a commercial policy, depending on the forms that make up your policy, some or all of the cost may be recovered under a [sue and labor clause](#) which allows for expenses to reduce or prevent a loss from happening.



#### Connect with Us on the Social Media Platform of Your Choice

If you would like a more convenient way to follow our insurance tips and get real time updates, we invite you to Like Us and Follow Us on [Facebook](#), [Twitter](#), [Google +](#),

[LinkedIn](#) and [You Tube](#). If you'd rather receive emails notifications simply [subscribe to our On Property blog](#). Our goal is to make the On Property blog a worthwhile read and worthy of your time. We welcome you to join us and help keep the conversation going.

Please feel free to pass this along to any of your colleagues who may benefit from reading the [On Property Insurance Claim Tips](#) blog.

Visit our Blog