

NEWS

February 21, 2011

A land of snow!

Winter is all about snow and freezing rain. Is your roof buried under a pile of snow? Are you worried about damage or injury caused by falling snow or ice? Your home insurance policy includes liability coverage for just such a situation. Here's some helpful advice to help you avoid some of the hassles of winter!

- If there's a significant accumulation of snow or ice, it may be prudent to have a structural engineer inspect your roof to determine whether the structure is under stress caused by the heavy snow build-up and how to prevent any damage to your home and its contents.
- If you decide to have the snow or ice removed from the roof, entrust this task to skilled tradespeople to avoid damaging the waterproof membrane.
- Homeowners should consider getting insurance at the beginning of the winter and having a back-up plan in case of significant snow accumulation. To be able to deal with any contingency, you could contract out snow removal for the roof as is done with snow removal for parking areas. For more information, go to the Régie du bâtiment du Québec web site at <http://www.rbq.gouv.qc.ca>

Warning signs

Here are some signs that can indicate a possible roof collapse:

- Cracks on inside walls
- Interior doors that jam or stick
- Unusual cracking noises
- Changes in the ceiling structure

In these cases, take the necessary steps to remove the snow from the roof, regardless of the quantity. For more information, go to the Canada Mortgage and Housing Corporation web site at <http://www.cmhc-schl.gc.ca>

Home insurance coverage

Insurers cover damage caused by falling branches or snow-laden trees which could damage your property, as well as the cost of removing the debris resulting from the demolition or repair of property damaged by a covered loss. However, well before winter's first blast, make sure that your policy includes the following coverage:

1. Roof collapse caused by the weight of snow or ice. The same goes for damaged property inside the home. Check out your policy to make sure you have this coverage, which is normally included under a Comprehensive (All Risks) policy.
2. Water seeping from the roof. Check with your insurer to make sure you're covered for such damage. This coverage is available with an endorsement.

For additional information, contact the Insurance Bureau of Canada at 1 877 288 4321.