

**Q** *There is ice build-up on my roof – is ice-damming covered?*

**A:** Water damage caused by ice-damming is typically covered if specific coverage has been purchased.

# IBC Q&A

## Winter Woes and Insurance

This winter was tough, but together we are tougher. Insurance Bureau of Canada answered some FAQs to help consumers better understand their coverage.

[ibc.ca](http://ibc.ca)



**Q** *All the snow on my roof worries me. What should I do? If it collapses, am I covered?*

**A:** To prevent collapse, if it is safe to do so, you could try to remove some of the snow or hire a professional. Most home insurance policies cover roof collapse due to snow load.

**Q** *The roof of my small business has collapsed due to snow – is this covered?*

**A:** Most commercial policies cover roof collapse due to snow load. Business interruption may also be included, if coverage was purchased.



IBC  BAC

**Q** *When the snow melts, there will probably be flooding. Am I covered for flood damage?*

**A:** Water that enters the home through seeping in windows, through siding or foundation is typically not covered. To prevent flooding, shovel snow and chip ice away from your house and make sure there is a clear path for water to drain away from your house. To prevent damage in the event of flooding, try to move portable items out of your basement.

Consumers with specific questions about their policy should contact their insurance representative. Remember to document any damage to your property and if possible, take pictures.