

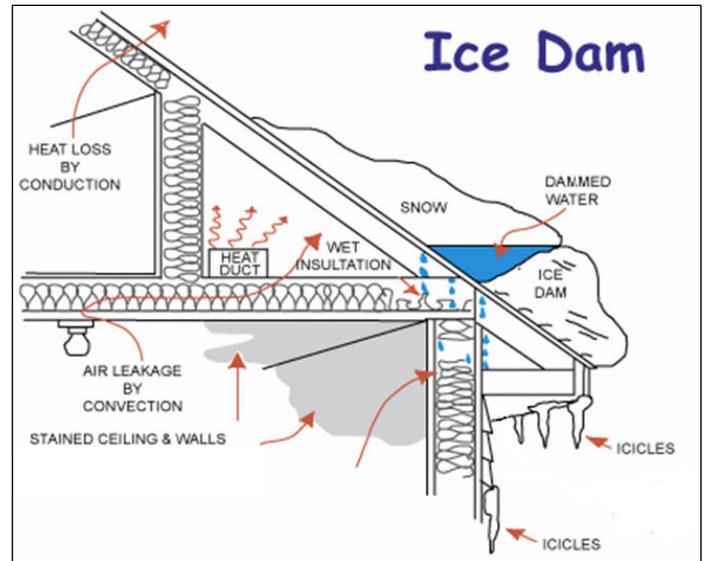


Dealing with Ice Dams

Ice dams occur when ice builds up along the eaves of your roof. Ice dams form when snow and ice melt off the main part of your roof and re-freeze when they reach the eaves. This happens because the eaves (the overhangs at the edge of your roof) tend to be colder than the rest of the roof. If the ice dam grows large enough, it may prevent water from draining off the roof. The water can then back up underneath the roof shingles and make its way inside your home.

You can take immediate steps to help prevent damage from ice dams:

- **Clearing snow and ice off the roof** before it melts is the best way to keep ice dams from forming. If your roof is accessible from the ground, a roof rake can be a safe and effective way to remove snow from the edges of the roof where ice dams occur.
- If your roof is not accessible from the ground, **a contractor may be able to help.**
- If you cannot safely access your roof from the ground, it is best not to try. **Never attempt to climb on a snowy or icy roof, and never place a ladder on snowy or icy ground.** Also, keep in mind that chipping the ice with a mechanical device can be dangerous and may result in damage to the roof.
- Make sure to **shovel around downspouts** so that your gutters can drain freely. This will help prevent ice buildups in gutters.
- Properly **insulating and ventilating your attic** will help reduce the chances of snow melting on the roof and refreezing at the eaves.



If you suspect damage has occurred from an ice dam, contact Travelers at 1-800-CLAIM33 (1-800-252-4633) as soon as possible. Our claim professionals can provide tips for mitigating further damage and help you get started on the recovery process. The good news is that while ice dams can cause water leakage inside your home, they do not typically damage the roof itself.

If you have already contacted a licensed and insured contractor to help with emergency repairs, be sure to document any expenses so they can be considered for reimbursement.

For more information, view our [Winter Weather Preparation tips](#) on Travelers.com

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