



ShelterPride[®]

Narragansett Bay Insurance



Preventing Ice Dams

Safeguard your home from a costly claim before the first snow fall

Icicles can help to create the perfect winter scene as they glisten on your home. What many people do not know is that they also lead to the creation of ice dams, which may result in costly water damage.

An ice dam is a wall of ice, sometimes a row of icicles, which forms on the edge of your roof where the gutters and edges meet. Ice dams are most often formed due to poor attic insulation and improper attic and roof ventilation. A poorly insulated attic results in a significant amount of heat leaving your home through the roof. The build-up of heat causes snow to melt at a faster rate. As fresh snow continues to accumulate, the melted snow can become trapped under the new, heavier snow. This buildup of water has nowhere to go and can ultimately seep into your home, damaging ceilings and walls.

There are several steps you can take to avoid ice dams:

- Clean your gutters and downspouts of debris so water can flow freely and away from the property
- Check for air leaks in the attic and seal where necessary
- Install proper insulation in your attic to mitigate heat loss

It is important to note that if ice dams occur do not attempt to climb onto a snowy or icy roof. Only individuals with experience in abating ice dams should handle the removal of snow and ice. Contact a roofing professional in your area to safely and effectively address the problem.

For more information on safeguarding your home, visit our website www.nbic.com.



ShelterPride[®] A value added service to homeowners

Through Narragansett Bay Insurance's ShelterPride[®] home safety program, homeowners are able to identify and correct hazards that could cause property damage or injury to a family member. With ShelterPride[®], your insureds have the right amount of insurance and all the credits they deserve.