

## Winter Weather Leaves Much More than Just Snow

With New Yorkers barely recovering from the latest series of knock-outs delivered by Mother Nature, residents are now faced with new worries. Temperatures have set record lows in the Northeast, and snow continues to accumulate. Peoples' roofs are carrying much more weight than usual. As a result, insurance agents are handling many questions and claims from all over the northeast. Residents are asking questions like: "What if the snow gets too heavy for my roof? What if the snow melts and leaks into my house? What if the damages sustained in these storms forces me and my family to temporarily vacate the premises?"

News channels and newspapers alike have provided a plethora of video and photos, evidencing the sad reality: roofs of homes and businesses are collapsing. Is there coverage under one's homeowner insurance if the weight of the snow causes one's roof to collapse? Rud Niles of the Niles Agency says that, "a collapse is covered when it is the result of accumulated precipitation (including snow). This is important to note because a collapse is *not* covered when it is a result of ground movement (setting, cracking, bulging)."

Surprisingly, in mid-February we saw temperatures reach record highs in the New York area, but this didn't last long. Residents saw the snow begin to melt, but then temperatures quickly dipped back below freezing. When the melting snow freezes, it expands. When this happens on roofs, the expanding ice often separates gutters and shingles from the roof, eventually allowing water to penetrate one's home. "This is referred to as ice damming," says Rud Niles of the Niles Agency. "In the winter, if you see water leaking from the ceiling, there is hope for you with regards to coverage. When this happens, the cause of loss is often determined to come from ice damming. As long as the insured has a 'Special form' homeowner policy (or HO3), there will be coverage. Again, this is worth noting, as ordinary 'wear and tear' is not covered under *any* homeowner policy."

What if my roof collapsed and I can no longer stay in the house? Another important feature of homeowner insurance is a coverage called "Loss of Use" or "Additional Living Expenses." If a covered peril has forced you to move out of your house, your insurance provider will pay to put you up in a comparable, temporary location. If your house is unlivable, your policy will pay for you and your family to stay in a hotel, or, in more drastic situations, when the restoration of one's house is expected to take a considerable amount of time, the company may choose to put you up in a rental home. The amount of coverage will vary depending on company.

The verdict? Your best bet is to remove the snow before this can happen! "If it were my decision, I'd have all my clients hire licensed and insured professional to remove the snow from their roofs, before it starts to melt."

As the winter continues, experts are predicting even more snow! There will undoubtedly be more reports of weather related damage to homes and businesses. As of February 1, the Niles Agency located in Katonah, New York had already submitted 20+ weather related claims. "When it comes to leaking roofs, we don't anticipate a slow down in call volume. More and more calls are coming in every week." By following the above recommendations, you will certainly be ahead of the curve. Don't let the winter get the best of you, or your home. Stay protected. Make sure you have the right agent and the right homeowner's policy working for you. To learn more about protecting your home, call the Niles Agency at 914.232.7711.