



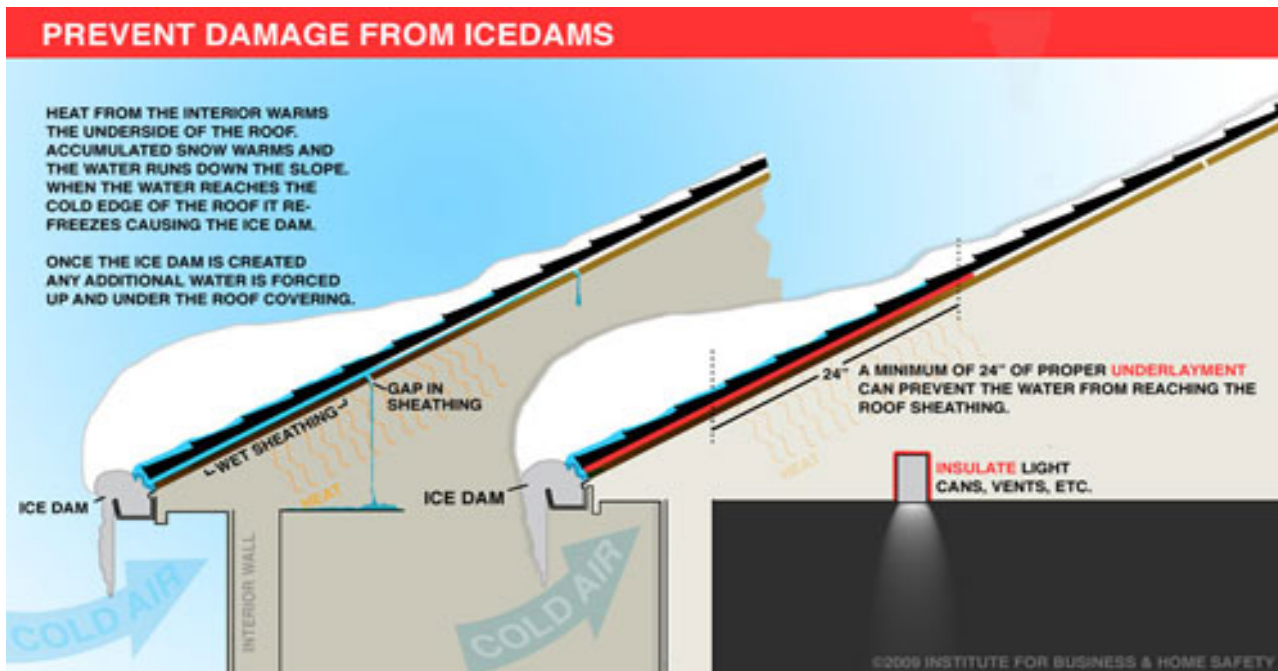
Severe Winter Weather: Minimizing and Preventing Ice Dams

Ice Dams

Avoid the costly collision of hot and cold by reducing the risk that ice dams will form and create a soggy mess.

When heat from the interior of a building with a sloped roof escapes into the attic space, it warms the underside of the roof. Meanwhile, the roof eave outside the heated space remains a colder temperature. As snow accumulates on the rooftop, it melts over the warmer portion of the attic and runs down the roof. When it encounters the cold edge of the roof it refreezes.

The refrozen water along the roof edge creates an "ice damming" condition and, consequently, the melted snow running down the roof begins to back up underneath the roof covering. This water will soak the roof sheathing and leak into the attic unless there is a barrier above the sheathing. An appropriately installed secondary moisture barrier will help prevent the water from entering your business and damaging your structure and its contents.



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Consider the following recommendations to help prevent your business from experiencing damage from freezing temperatures:

- If your roof covering is going to be replaced in the near future, ensure that a secondary moisture barrier is installed using at least two layers of underlayment cemented together or a self-adhering polymer modified bitumen sheet (similar to underlayment). The moisture barrier should extend from the edge of the eaves to at least 24" beyond the inside of the exterior wall.
- To help prevent ice damming, remove or relocate heat sources installed in open areas directly under the roof, such as an attic or mechanical room.
- Insulate light fixtures in the ceiling below the open area directly under your roof, such as attic space or a mechanical room.
 - o Recessed light fixtures release heat if they are not insulated. Check whether there is any visible light from these fixtures in the attic.
 - o If so, they probably are not adequately sealed or insulated. Seal or insulate those light fixtures immediately.
- If you have penetrations into the attic (e.g. partition walls, stack vents, electric chase, etc.), seal and insulate them so daylight cannot be seen and airflow is minimal. In addition, insulate, seal, weatherstrip or gasket all attic access doors.
 - o Attic penetrations and access doors not properly sealed and insulated allow heated air to escape into the attic and can contribute to an ice damming condition.

Utica National has a wide array of materials available to assist you in controlling these risks to your property. Visit us online at www.uticanational.com or contact your local Risk Management Representative for more information.

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