

Snow, snow...go away!

4 steps to prevent a roof collapse

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Many areas in the U.S. have [set new records](#) for snowfall since November. Just this week, New England got slammed with an epic, state-of-emergency blizzard that necessitated the deployment of the National Guard to evacuate a seaside community. Even as the snow stopped falling and the roads began to clear, experts were quick to warn that the threat of roof collapses would persist as the snows melted.

Yet [FEMA](#) was quick to point out that most buildings were not at risk of “snow induced failure” as long as basic preventative measures were taken and there was an accurate assessment of the capabilities of a structure to withstand a significant snowfall.

1. An ounce of prevention

Encourage the policyholder to conduct a thorough inspection before the snow begins to fall. Any pre-existing structural weakness will increase the risk of collapse (and may constitute an exclusion) but may be relatively inexpensive to remedy if discovered early. Look for evidence of historical water ponding and take action to eliminate its causes. If the building is in a high-risk category due to its location or its structural features, it may be worth installing self-regulating heating cables to prevent ice dams from forming.

Estimate how much snow the roof can be expected to bear. This will be determined by the design of the roof, its age and condition, and its elevation. Much of this information will be contained in the building plans and specifications, but a report from a structural engineer may be required to fill in the gaps.

If the roof is fully or partially shaded, there is a higher chance of ice developing, and if the shade is provided by trees, this risk is compounded by the potential that branches laden with snow or ice will break off. Remedial action in the fall could save a host of future problems.

Compile an extensive disaster recovery plan and ensure that all of the relevant parties know what to do in the event of a roof collapse. Draw up a list of useful emergency contacts and ensure that the insured is fully apprised regarding the hazards that are (and are not) covered by the policy.

2. Be vigilant!

Establish an inspection regime with additional checks following a period of heavy snowfall or rain. Remember that when guesstimating the weight of snow the type of snow is as important as its depth. Densely packed wet snow is around twice as heavy as fresh powder snow, and ice is much heavier than snow.

Although roof collapse can be sudden and catastrophic, there are usually warning signs which if heeded could avert disaster. Doors or windows may seem stiff and unwieldy under increased stress from above. Roof vents may visibly shift from their usual positions and small leaks may emanate from the ceiling.

3. Take action

Removing some of the snow building up on a roof will lighten the load and reduce the chance that an ice dam will form. Ideally this is a job for a professional, but if a business owner decides to do it himself, he must be sure to put safety first. If an employee is to be given this responsibility, the individual must be suitably trained and provided with safety equipment as required. The [Department of Labour Occupational Safety and Health Administration](#) says that a significant number of employees are injured or killed every year trying to remove snow from a roof, and there is always the risk that falling snow will injure an employee or visitor.

4. Proactively manage the hazards

Collapse claims are extremely time sensitive because of the inherent risk of further damage to property or persons. Prompt determinations on coverage and action to mitigate the damage can expedite the adjustment process and reduce the overall loss.

Most business property insurance policies cover roof collapse, but not the costs of maintenance such as snow removal and other loss prevention measures. Yet these costs are likely to be significantly lower. In high-risk areas and with structures in a high-risk category, it may be worthwhile offering an extension to cover remedial maintenance and thereby avoid potentially catastrophic losses. Alternatively, incentives could be offered to encourage businesses to take action to reduce their exposure.

After all, the collapse of a roof is likely to cause significant damage to fixtures, fittings and machinery. It may also result in a prolonged period of business interruption, which can be devastating to the health and well-being of any business.