

Risk Alert

November 2011

www.usipwa.us

Have Questions?

For additional information please contact your local agent/broker or the Risk Management Department at (800) 407-2027 or email riskhelp@canfieldsolutions.com.

Also, if you need help measuring the weight of your snow our risk management team can help. We have snow tubes that can be used to help measure the weight of the snow on your roof.

Heavy accumulations of snow, ice and rain can lead to water damage and even collapsed roofs during the winter months. Below are some easy steps that you can take to help minimize damage once the adverse weather begins to fully impact the region.

Evaluate your risk of roof top snow and ice accumulation

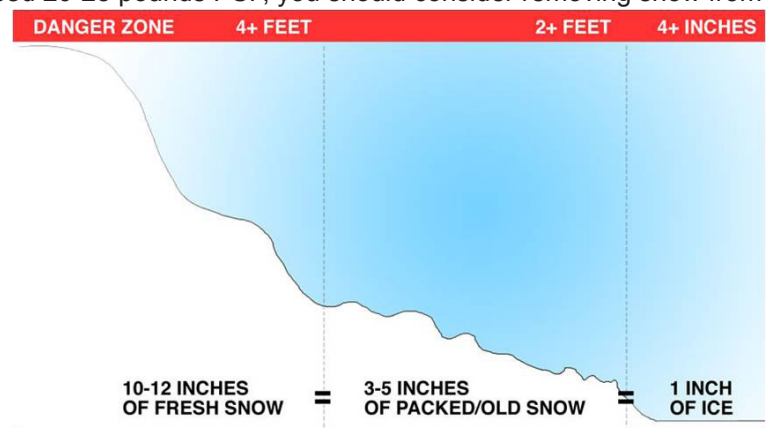
Be aware of large amounts of accumulating snow and/or ice and be sure to use caution when removing snow or ice from your roofs. Remember the following:

- Steep sloped roofs (slopes greater than 3-inches of slope in 12-inches of horizontal distance) tend to shed melted water.
- Low slope and flat roofs may have a tendency for snow and ice to accumulate in these areas, especially during periods of windy weather.

Estimate how much the snow on your roof weighs

Follow these guidelines as snow begins to build up and then ensure you follow the appropriate measures for removing excessive buildup:

- Fresh snow:** 10-12 inches of new snow is equal to one-inch of water, or about five pounds per square foot (PSF) of roof space. It is highly recommended that after three-feet of fresh snow, the snow removal process is occurring.
- Packed snow:** 3-5 inches of old snow is equal to one-inch of water, or about five pounds PSF of roof space, so anything more than two-feet of old snow could be dangerous.
- Ice:** If there's ice, it's much heavier than snow, with one-inch equaling about a foot of fresh snow.
- The total accumulated weight of two-feet of old snow and two-feet of new snow could be as high as 60 pounds PSF of roof space, which is beyond the typical snow load capacity of most roofs.
- If your snow and ice exceed 20-25 pounds PSF, you should consider removing snow from your roof.
- Also, keep scuppers clean from ice build up which may cause water to pool. In addition, clear a path to scuppers so the roof can drain as the snow melts.



Warning signs of a potential roof collapse

Buildings will generally

begin to show signs that the roof is in trouble and that a collapse may be imminent. The following are warning signs to be aware of and that may be reported prior to roof failure:

- Numerous or severe roof leaks
- Cracks in the walls, masonry and windows or doors that are difficult to open
- Gaps in the ceiling grid tiles
- Sprinkler heads down below ceiling tiles
- Bowed utility pipes or conduit attached to the ceiling
- Sagging spots or water ponds

Administered by:  **CANFIELD**

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