



MASSACHUSETTS FAMILY INSURANCE

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### To Mitigate or to Repair? Why is it a question?

Over the past year, we have heard the insurance companies use a new term. It crops up when the discussion turns to ice dam claims. The

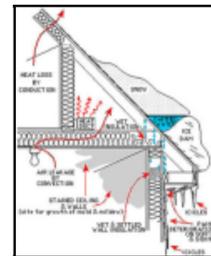


companies want insureds to “mitigate” the potential for ice dams on their homes. This is especially true for people who had ice dam claims in either 2011 or 2015 or in both years.

Many clients, who incurred severe ice dam damage in the last few years, when advised of the need to “mitigate” future damage to maintain insurance on their homes with a standard insurance company, will tell you that they repaired the damage. And the misinterpretation of the term “mitigation” is at the crux of the conflict between company and client.

To repair damage is a one time solution. To prevent, reduce or mitigate the chance of further damage is another matter.

**Mitigation** and repair are only related because the lack of **mitigation** can lead to further ice dam related water damage. Insurers want their clients to stop the potential of further ice dam claims by fixing the problem that caused the damage and not just the damage caused by the problem.



It is recommended that **mitigation** refers to either:

- 1.) Replacing the roof with an ice shield layer under the shingles to, at least, 12 feet above the roof edge
- 2.) Putting insulation between the upper ceiling and the roof of the home to prevent heat from rising into the attic or upper story area.

3.) If neither of those fixes can be done, then have a licensed electrician install heat tape on the roof to melt the ice dams and release the built up water on the roof.

By doing one of these three **mitigation** techniques, you can prevent further damage to your home in the winter and, more importantly, maintain your home insurance in a standard company at a reasonable premium.

Don't allow continuous losses from a maintenance issue cause you to lose your insurance coverage.



While an independent insurance agent can always find homeowners insurance for a client with multiple losses, the pricing will become very expensive.

**Mitigate** the potential for damage with lead to savings on insurance as well as less headaches due to work continually repairing repetitive damage.



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