News & Insights

Winter Weather & Your Church

Winter is upon us and, in many areas of the country, this means dealing with snow, ice and freezing temperatures. Winter weather presents a unique hazard to both your congregation members and facilities. This article highlights several safeguards you can take concerning snow, ice and freezing temperatures.

Ice Dams

Snow and ice on building roofs can present the risk of water damage due to build-up of ice dams, as well as the remote potential for roof collapse due to the weight of ice and snow. Ice dams are ridges of ice that form on the edge of the roof due to thawing and re-freezing of snow. The ice prevents melting snow from draining off the roof and, instead, the water can back up into the building and damage ceilings, walls and other areas.

To prevent the formation of ice dams:

- Make sure the attic has adequate insulation and ventilation;
- Consider installing soffit vents to increase ventilation;
- Seal any openings in the attic, such as heat ducts and light fixtures;
- Keep gutters, eaves and downspouts clear; and
- Clear snow two to three feet from all roof edges with a snow rake, a specially-designed tool to remove snow without damaging roof components.

Excessive amounts of snow and ice accumulated on the roof of the building can lead to the potential for building collapse. While structures in snow-prone areas are generally built with adequate safety loads for snow and ice accumulation, the weight of snow and ice in combination with other factors, such as defective construction or structural damage, could lead to the possibility of collapse. Consult with your architect or builder concerning permissible loads of snow and ice for your roof before reaching a point of concern.

Because removing snow and ice from roofs can be a dangerous undertaking and can damage existing roofing components, if a decision is made that removal of snow and ice should be undertaken at a certain point, you should hire a qualified and insured contractor to complete this work. If you choose this route, make sure you have a written agreement with the snow removal contractor, including indemnity/hold harmless language, in favor of the church and have the church added as an additional insured on the contractor's insurance policies.

Frozen Pipes

Freezing temperatures can result in frozen pipes inside your building, which can burst and cause extensive water damage. To prevent pipes from freezing and bursting, consider the following precautions:

- Wrap pipes that are exposed to freezing temperatures and those in unheated areas with pipe insulation, which can be found in local hardware stores.
- During cold temperatures, leave the cabinet doors open where pipes and drains are present, especially on outside walls. This allows warmer air to circulate in that area.
- During extremely cold weather, consider turning faucets on to a slow drip or trickle to reduce the chances of pipes freezing.
- Consider installing an automatic detection system that can monitor pipe temperatures.
- If the building will be unoccupied for a period of time, set the thermostat to 50 degrees or higher and have someone check the building periodically to make sure that the heating system is working.
- Insulate outside walls and unheated areas of the building and consider weather sealing windows.

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Taking appropriate precautions when winter weather strikes, can help protect members of your congregation from injury and your buildings from damage.

Reporting a Loss
Timely reporting of claims is crucial. Should any damage be sustained at your church due to winter weather please contact Tiffany Lupo at Sovereign Insurance immediately with the following information:

- Date of Loss, date when damage occurred.
- Building and address where damage was sustained.
- Description of damage, how it occurred, and estimate of damage (if available).
- Person from the church their name and phone number, they will serve as the contact for the church to communicate with the insurance company regarding the loss.

If a loss occurs after normal business hours or on the weekend you can always call the carrier directly:

- Church Mutual Insurance Company, 800.554.2642 option 2

Please have your policy number and CMIC account number available. All of this information is available on your Master Certificate of Insurance.

Losses Not Covered:
Please note that the following are some examples of losses that may occur as a result of winter weather that are NOT covered under the Conference Insurance Program. THIS IS NOT A COMPLETE LIST OF POLICY EXCLUSIONS, OTHER EXCLUSIONS MAY APPLY:

1. Regular or preventative maintenance to your property
2. Some water damage including seepage
3. Fungi, mold, mildew, or lead contamination
4. Wear and tear, decay or deterioration, dry or wet rot
5. Pastor's Personal Insurance – including personal property and automobile
6. Property not owned by the Church
7. Events not under the direct control and supervision of the church

As always if you have any questions regarding the Conference Property Insurance Program please contact:

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p 800.222.4478 | **f** 610.535.6810
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