






Insurance Policies Generally Cover Freeze-Caused Damage

The U.S. severe winter weather in early 2021 resulted in extensive property damage to homes, apartment buildings and businesses.

Standard insurance policies for those structures will vary in terms of coverages and policy limits. Contact your insurance professional for details about your policy.



Cause of loss	Coverage	Type of damage
 Household pipes	✓	Damage caused to property by either a frozen or burst pipe
 Gutter	✓	Damage caused to property by ice dams—water which forms because of cold weather
 Wind	✓	Damage caused to property by wind
 Tree on roof	✓	Damage caused to property by falling objects
 Snow-covered roof	✓	Damage caused to property by the weight of either snow or ice

Warranties Generally Cover Damage Caused by Freezing to These Structures

Warranties pay for the repair or replacement of items damaged in accordance with the warranty's wording.



Pool



Pool equipment



Sprinkler system



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