

Home Insurance

# If the roof on my house caves in due to the weight of snow, is this covered by home insurance?

By [Barbara Marquand](#) | Updated on January 17, 2022

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Yes, a standard [home insurance](#) policy would cover damage caused by the weight of ice, snow or sleet.

Winter storms are the third-largest cause of catastrophe losses, behind only hurricanes and tornadoes, according to Insurance Information Institute data. Home insurance covers most property damage claims from winter storms, except flooding from a river, stream or other body of water. That type of flooding is covered only through a separate flood insurance policy, available through the National Flood Insurance Program.

Common types of winter storm damage that generally are covered under a standard home insurance policy include:

- **Roof repair.** A major [roof repair](#) can cost between \$400 to \$800 per square foot, according to Modernize.com. Full roof replacements have an average cost of about \$10,000, reports the Department of Energy.
- **Burst pipes.** Ace Home notes that the average burst pipe repair claim approximates \$15,000 or more and cautions that the location and severity of leaks can impact the total cost.
- **Gutter “ice dams.”** When water freezes in gutters, it can run into homes and damage ceilings and walls. The Insurance Information Institute shows that typical water damage or freezing claims amount to nearly \$11,000.
- **Fallen trees.** If a tree falls on your home or detached garage, home insurance generally covers repairing the structure and removing the tree, up to a specified limit. Tree removal might cost between \$385 to \$1,070, or \$10 to \$14 per foot, according to LawnStarter. Cost to repair the roof and the home depends on the extent of the damage.

Although insurance may cover many winter storm-related costs, you must pay your deductible before coverage kicks in.

There may be circumstances where costs are excluded from an insurance policy. For example, if a tree near your home was rotting and a winter storm caused it to topple onto your house, the insurer might not cover the damages if it determines you neglected to properly maintain the tree so your home was not at risk.

An Insure.com survey of more than 1,500 people finds that a majority who live in areas prone to snow typically let nature take its course when it hits the roof.

Survey respondents explain what they generally do when snow piles up on their roof:

- Wait for it to melt on its own—34.1%
- Use a roof rake to pull it off—11.6%
- Hire someone to remove it—5.3%
- Climb up and shovel it off—5.1%

Waiting for snow to melt may be appropriate in some cases, but homeowners run the risk that accumulating snow can damage their roof or lead to gutter ice dams and resulting water intrusion into the house.

Given recent increases in construction costs, exceeding 10%, it is especially important to have appropriate home insurance coverage and take care of maintenance to avoid home-related damage.

Although home insurance covers most winter-weather damage, regular home maintenance prevents many of those disasters from happening in the first place and can save you from making an insurance claim and paying a deductible.

Cleaning out gutters in the autumn, for instance, allows melting ice and snow to flow freely, which helps prevent water damage. Insulating attics prevents too much heat from escaping through the roof, which can cause snow to melt too fast — the water then refreezes, causing even more snow and ice to build up, which can lead to a collapsed roof.


Although one insurance claim isn't likely to increase your home insurance rates, too many claims can lead to higher premiums and cause you to appear “risky” when you shop for new insurance.

Be careful if you plan to remove snow from your roof yourself. Too many people have died or have been seriously injured from slipping off their roofs. Using a “roof rake” to pull down the snow may be a better option.

For more, see [home insurance basics](#).

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