



Don't let your risk pile up.

Snowstorms have become more severe in recent years. According to the NOAA, the snowiest places in the Midwest get an average annual snowfall of almost 90 inches. With snow buildup also comes the possibility of a roof collapse.

How Much Snow or Ice Is Safe?

- It is difficult to say how much snow or ice is safe. It depends on the building design and weight of the snow or ice. In most cases, agricultural buildings will have an excessive snow load if there are more than 3-6 feet of snow on the roof.
- Excessive snow and ice followed by cold temperatures can create excessive snow loads. Monitor the snow load situation and take appropriate action. See the reverse side for snow removal tips.

Heavy snow caused the roof to collapse at this horse arena near Superior, Montana.





What to Do If Your Building Has Excessive Snow

Before removing snow or entering the building, follow the steps below to check for signs of damage or structural failure:

- **Step 1:** Look at sidewalls to see if there are any bulges or indications that knee braces have failed.
- **Step 2:** Look at the roofline to see if it is still straight.
- **Step 3:** Look at the ceiling, open trusses, and walls for indications of damage or failure.

If the building is safe, follow the snow removal tips below. If there are indications of building damage or failure, do not climb onto the roof or enter the building while the snow is on the roof.

Snow Removal Tips:

- Hire a professional who is trained in removing snow that will also help mitigate damage.
- Warm the inside of the building sufficiently with large heaters to melt the ice layer and then wait for the snow and ice to slide off the roof. The building must be an open-trussed structure (no flat ceiling) and have an uninsulated metal roof. Please use caution as large chunks of ice may slide off the roof. Note: Putting a heater in an attic of a building with a flat ceiling is not recommended because of the fire and carbon monoxide danger as well as the possibility of creating ice dams along the building's eaves.
- Use snow rakes or specialty tools that can be used from the ground or from portable scaffolding. Use extreme caution when working near overhead electrical power lines and avoid excessive scraping against the roof. Note: These practices can damage the roof and lead to leaking.

Disclaimer: The preceding document is provided as an example for informational purposes. We make no claim of being experts in any field other than insurance. These documents are provided for informational purposes and we advise that you check with local, state, or federal authorities regarding codes or ordinances in your area.



Contact your agent for more information.