

## **ICE DAMMING ENDORSEMENT**

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED WITHIN THIS ENDORSEMENT AND THE FORMS OF THIS POLICY.

### **DEFINITIONS**

“Ice Damming” occurs when melted snow refreezes, forming a dam that traps water under shingles or other roof finishing layers causing leaks through the roof deck joints and nail holes.

### **COVERAGE AGREEMENT**

For coverage to apply, the Ice Damming Endorsement must show on the “Declaration Page” of “your” Residential Insurance Policy.

“You” are covered for direct physical loss or damage to the “dwelling”, detached private structures and personal property as a direct result of “ice damming”.

### **DEDUCTIBLE**

“We” will pay only that portion of the loss that exceeds the deductible shown on the “Declaration Page”.

**Unless stated in this form, all conditions, definitions, exclusions and provisions in “your” Residential Insurance Policy apply.**