AL ELITE

FREE CHECKLIST · ICE DAMS AND WINTER ROOF LEAKS

Ice Dam & Winter Roof Leak Checklist and Claim Log

Remove an ice dam safely, log the damage for your insurer, compare removal, repair and insulation quotes on the same lines, and finance only what isn't covered.

INSIDE

- Safe first-hour steps
- Quote comparison table
- Prevention checklist
- Damage and claim log
- Insurance vs financing worksheet
- Lender questions and decision

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First hour: safe steps

- [ ] Snow raked from the bottom 3 to 4 feet of the roof from the ground (roof rake, no ladder)
- [ ] Fan pointed at the underside of the roof in the attic; bath fans and lights venting into the attic closed off
- [ ] Calcium chloride tube (not rock salt) laid across the dam to melt a channel
- [ ] Buckets under drips; belongings moved; ceiling bulge drained into a bucket
- [ ] Photos taken of the ice, the roof edge, the ceilings and every damaged item
- [ ] Steam removal booked with a professional

Never do this

Do not chip or pry ice with a hammer, pick or shovel. Do not use a torch, heat gun or boiling water. Do not climb an icy roof or ladder. Do not pour rock salt on shingles.

DATE AND TIME FIRST NOTICED

OUTDOOR TEMPERATURE / SNOWFALL

WHERE WATER IS ENTERING INSIDE

ROOF AGE (YEARS) AND TYPE

Damage and claim log

INSURER AND POLICY NUMBER

DEDUCTIBLE ($)

CLAIM NUMBER AND DATE FILED

ADJUSTER NAME AND PHONE

Damaged item / area	Photos taken? (Y/N)	Estimated cost	Covered? (per adjuster
Ceiling / drywall			
Insulation			
Flooring			
Belongings			
Gutters / fascia			
Roof / decking / flashing			

Keep

Receipts for steam removal, fans and drying; the contractor's written cause of damage; photos before cleanup. Ask the adjuster in writing what is covered and whether emergency measures are reimbursed.

Quote comparison

Line	Quote 1	Quote 2	Quote 3
Company and licence #			
Ice removal price (per hour / minimum)			
Roof repair: shingles / flashing / valley			
Decking replacement (per sheet)			
Ice-and-water shield at eaves			
Attic air sealing			
Insulation R-value and price			
Soffit / ridge ventilation, baffles			
Rebates applied			
Warranty			
Cash price			
TOTAL			

Insurance vs financing

A	Removal + repairs + insulation total	
B	Insurer's approved payment After the deductible	
C	Utility or state rebates	
D	Savings you'll put in	
E	**Amount to finance = A − B − C − D**	

Offer	APR incl. fees	Term	Monthly	Total repaid	Soft pull?
Contractor plan					
Independent lender 1					
Independent lender 2					
Home equity (if re-roofing too)					

Order of work

Air seal first, then insulate, then ventilate. Insulating over unsealed gaps does not stop the heat leak that melts the snow.

Prevention and decision

- [ ] Attic floor air sealed (lights, hatch, chimney, plumbing)
- [ ] Insulation at the recommended level for the climate zone
- [ ] Soffit intake and ridge exhaust clear; baffles keep insulation off soffit vents
- [ ] Bath fans and dryer vented outdoors
- [ ] Gutters cleared in autumn
- [ ] Roof rake stored where it can be reached
- [ ] Heat cables considered only as a backup, not the fix

Questions for every lender

- [ ] What is the APR including fees, and is the rate fixed?
- [ ] Is there an origination fee, and is it deducted from the loan?
- [ ] Is any promotional period deferred interest or waived interest?
- [ ] Is there a prepayment penalty?
- [ ] Does checking my options use a soft or hard credit inquiry?

DECISION, DATES AND NOTES

Ready to compare financing?

alelitefinancing.com/roof-financing/roof-repair-financing/ reaches lenders who fund roof repairs, insulation and re-roofing in your state, soft-inquiry options first. Or call (888) 968-0079.