

*In so many cases, you don't use insurance until the most challenging times in your life. You don't want to think about the worst that could happen - but you need to think about it. It can protect you and your family from financial hardship.*

*Good insurance is an act of care... here's why.*

# "Damn ice!"

**The Montgomerys realized too late that they had ice damming.**



It was a crazy spring - bursts of warm weather followed by snow storms and freezing winds. The Montgomerys were relieved when finally, the snow melted and they could put away their winter coats.

However, they noticed some discolouration in their living room ceiling. It seemed as though the spot grew daily and within a few days, there was a bubble in the top corner where the ceiling met the outside wall.

They called their insurance broker who told them it was probably ice damming - and sure enough, it was. Thanks to their Home Pak III coverage, the repairs to their roof, interior and exterior walls were all covered.

**SGI CANADA home insurance - there to protect you, your loved ones and the place you call home.**