

Flying sheets of ice and roof loads

Precautionary measures – and who is liable in the event of a claim?

Sheets of ice that come loose from vehicle roofs can become dangerous projectiles and represent a significant risk for traffic behind.

The colder seasons bring additional traffic hazards. Every winter, ice or snow on vehicle roofs can cause dangerous situations or even serious accidents.

For passenger cars, seeing and removing snow and ice does not pose any great problem.

However, considerable difficulties are involved when it comes to trucks. This is particularly the case when snow and ice layers are thin, as they are often difficult to see.

Several hundred litres of water can collect on truck bodies and freeze.

Trucks with tarpaulin roofs are particularly affected.



Unnoticed ice sheets on trucks are highly dangerous.

Falling ice sheets may not always be noticed and drivers may continue to drive with this dangerous roof load.

Precautionary measures

- Keep a large distance between you and any truck driving ahead if you notice there is a dangerous load of ice on the roof.
- Record the truck's registration number. Inform the police to prevent risks to other drivers from falling ice sheets.
- You can try, **as safely as possible**, to make the truck's driver aware of the dangerous roof load.

Responsibility/liability

All drivers are responsible and must remove snow and ice from their vehicles.

Intentionally neglecting this responsibility is punishable by a fine or imprisonment.

If an accident occurs causing personal injury and property damage, further severe criminal and civil sanctions can be expected.

The vehicle owner is generally liable for any personal injury and property damage caused due to the operation of their vehicle ([Article 58 of the Swiss Road Traffic Act, RTA](#)).

Although mandatory liability insurance does cover personal injuries and property damage, insurers are entitled to a right of recourse in the event of grossly negligent behaviour, which may lead to benefits being reduced or refused.

Roof avalanches

Large amounts of snow on roofs can become dangerous. The steeper the roof, the greater the risk of roof avalanches. Icicles along roof gutters are also dangerous.



Although a beautiful natural wonder, it's worth looking up before parking.

If a roof avalanche or icicle falls onto a parked vehicle, any damage is usually covered by the vehicle owner's partial cover insurance. It is important to look above vehicles to avoid dangers such as roof avalanches and icicles.

Householders must take the necessary precautions to avoid roof avalanches in exposed locations, whether in terms of construction or organization.

If someone is hit by a roof avalanche and is injured, the householder may be held liable.

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