

Sewer Service Information Backups & Responsibility

Have you experienced a sewer backup in your home or business? If you haven't, you may be surprised to learn that your renter's, homeowner's or business owner's insurance probably does not cover sewer backup damage. You may also be surprised to learn that the city sewer system may not compensate you for damage either.

The only time the City's insurance will pay for damage to your home or business is when the blockage occurs in the City's section of the sewer lines and the City has been negligent in maintaining the lines.

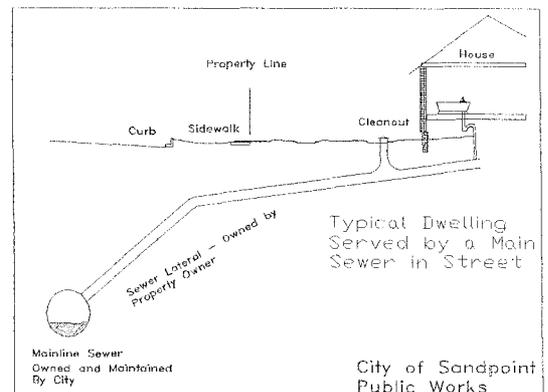
You are responsible for the sewer line that runs from your building to the connection at the main sewer line located in the street or alley. Any damage from a blockage in your section of the line or from a blockage in the public section of the line that was not caused by the City's negligence is your responsibility.

In addition to being unpleasant, sewer backups are often costly. Cleaning and or replacing carpets, wallboard, furniture, and personal possessions can easily cost \$5000 to \$20,000.

If you've not already done so, you should contact your insurance agent and ask if your policy covers sewer backup damage. If it does not, you should ask about the cost of adding a special sewer backup "endorsement" to your policy.

You can also take precautions against blockages by:

1. Planting trees away from sewer lines. Tree roots have an affinity to water and will seek moisture from the closest source. Tree roots can cause cracks in pipes and infiltrate causing major blockages. Roots are a major source of blockages on private property.
2. Installing a back flow valve as part of the home or business pipe system. A backflow valve allows sewage and household water to flow only one way (out) and has a flapper that restricts the flow of sewage back into the home.
3. Keeping grease, egg shells, coffee grounds, fruit rinds, diapers and other solids out of the sewer lines. These items tend to settle and cause blockages.



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