

Sewer Backup Coverage for Homeowners



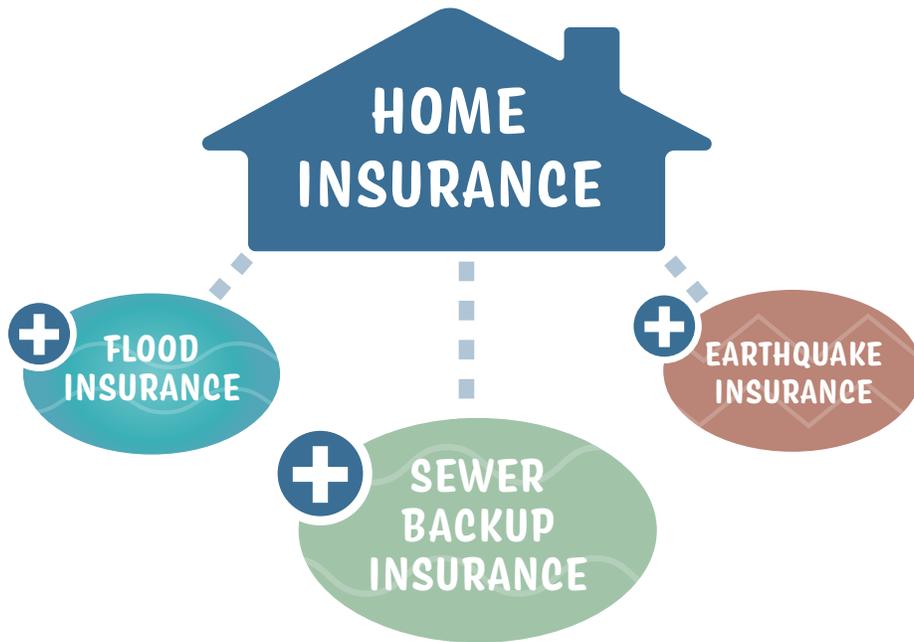
Presented by



Homeowners: Let's talk about sewer backup coverage

We're so happy that you have your homeowners policy with us, and we want to make sure you have all the coverage you need to keep your home safe and protected.

Many people assume common catastrophes like sewer backups, earthquakes and floods are covered by their standard homeowners policy, but that's rarely the case. Here, we'll explain why you should consider sewer backup coverage.



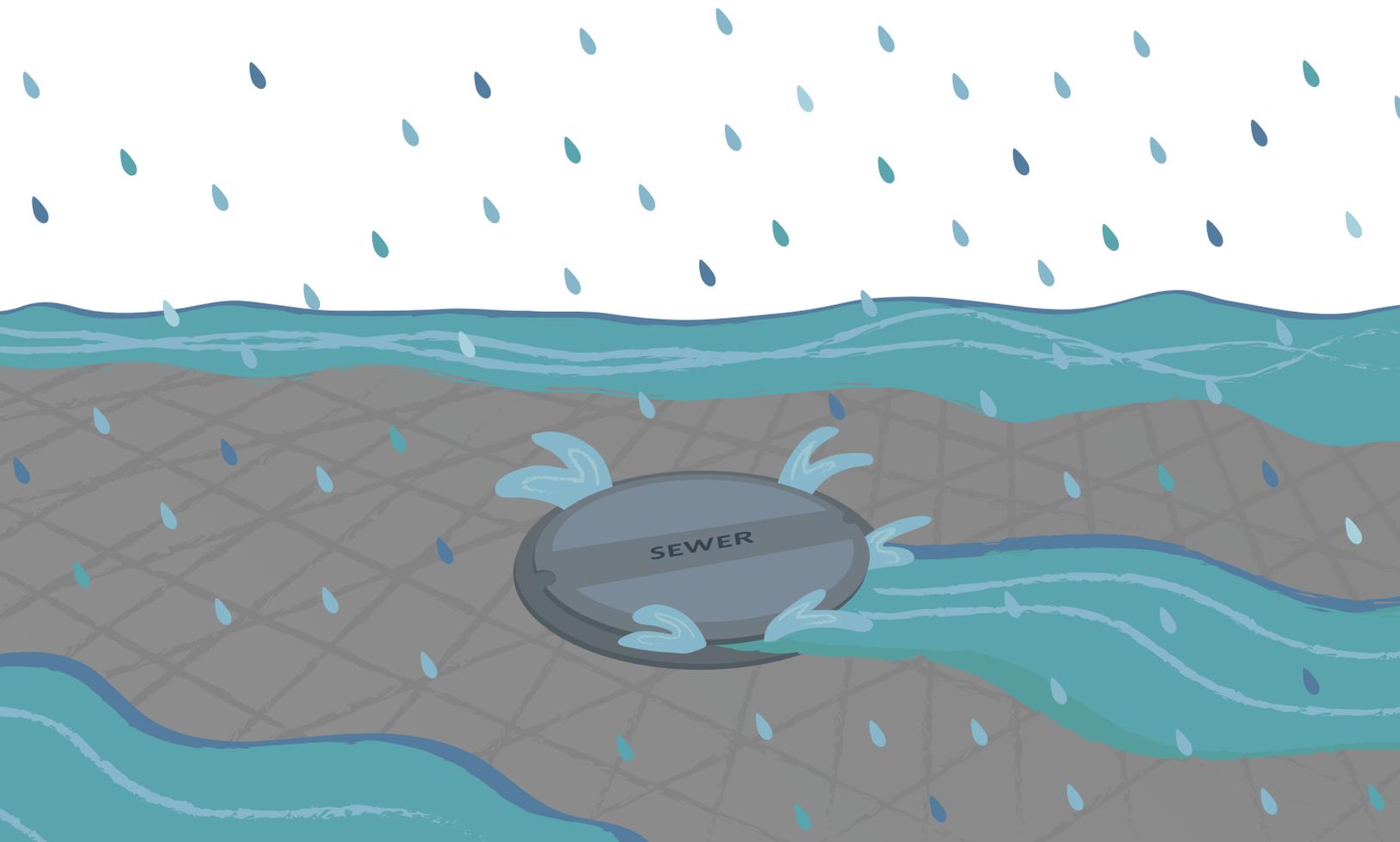
How backups occur

- When a flash rain or melt occurs and the public sewer system overflows, water has nowhere to go. It may push back into your home and reverse-flow through your sinks, bathtubs, toilets and other pipes.
- Tree roots can obstruct the pipes leading away from your house and cause a backup.

The bottom line is that you're responsible for the pipes running from your home until they meet the main sewer line. This can be a costly way to find out you have no sewer backup insurance.

What's the cost of a backup? More than you think

Use the flood cost estimator at floodsmart.gov/flood-insurance-cost/calculator to see how your costs rise with each inch of standing water. If the expense seems overblown, think about the contents of your basement or first floor, and how much it would cost to replace them. Then consider how much it would cost to have a professional repair the damage.



You must act fast

Once sewage is in your home, you've got a few immediate problems. Standing water can destroy your home and belongings, and sewer water can create a toxic environment. You'll need to clean and dry the area as quickly as possible, before mold sets in. This requires swift action and professional assistance.

Three reasons to consider sewer backup coverage

Thinking about sewer backups isn't fun, but here are three reasons you should:

1. Unlike flooding caused by a storm, a sewer backup is caused by an obstruction or malfunction of the pipes in your home. A standard homeowners policy doesn't include sewer backups unless you've asked to add this coverage by endorsement.
2. Sewer backups are expensive to remediate. Just 1 inch of water can cause \$25,000 in damage.
3. Sewer backup coverage is not as expensive as flood insurance, and it's good to have if you find yourself in a stinky situation.



Insurance can reimburse the cost of hiring a professional for cleanup

A professional is well worth it for the peace of mind that the job is being done properly. It's also necessary if there's a clause in your policy requiring you to act swiftly to remediate the issue. If you don't act fast, your insurance may not pay up.

Don't assume you're safe because you have flood insurance

Flood insurance covers any water that enters your home from the outside, not from your own pipes. So don't assume your flood insurance will kick in. If an adjuster determines the water entered your home through a backup, your flood insurance claim will likely be denied.



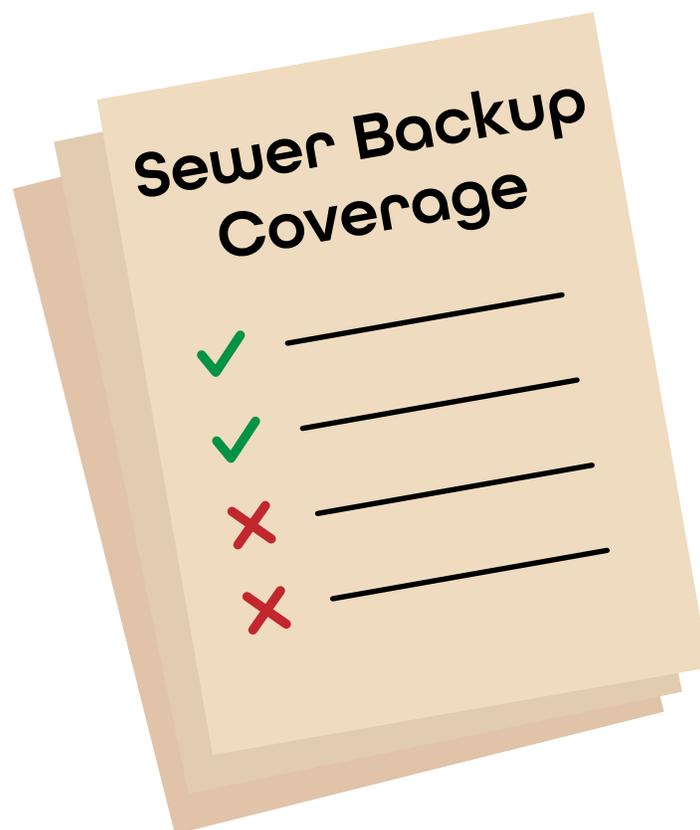
Summary: what sewer backup insurance does and doesn't cover

Most sewer backup endorsements start at \$10,000 in coverage, with the option to add more.

A sewer backup endorsement will cover:

- Any water that enters your home through drains or pipes, including sump pump failures
- Any contents damaged by water or sewage
- Professional cleanup and restoration

However, it won't cover flooding (water that enters your home from the outside, like a window well).



What about the faulty sewer line that started this whole thing?

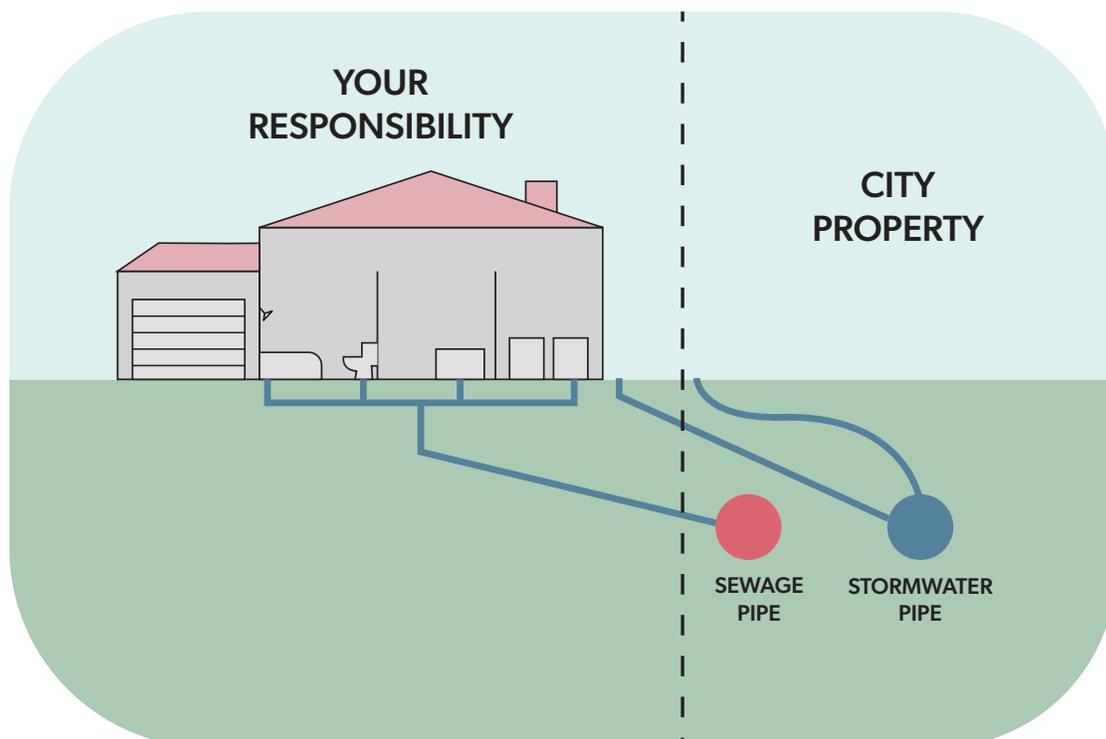
If you've got a backup, you'll probably need to replace some or all of the sewer lines running from the city's main line to your home. Even if it's the city main that caused the backup, you'll still be responsible for fixing the lines on your property.

If you have a long expanse of land between your house and the city street, you'll have an equally lengthy bill to repair your sewer lines. You're going to want some help paying for it.

Home insurance might help cover the cost of replacing the sewer lines on your property if the damage was unintentional and accidental. But home insurance probably won't help you if the damage was due to neglect or general wear and tear.

Ask your insurance professional about "service line coverage" for broader options on all lines that service your home (pipes, cables and wires).

You'll be sealing the gaps in your coverage, which is important if you've got gaps in your pipes.

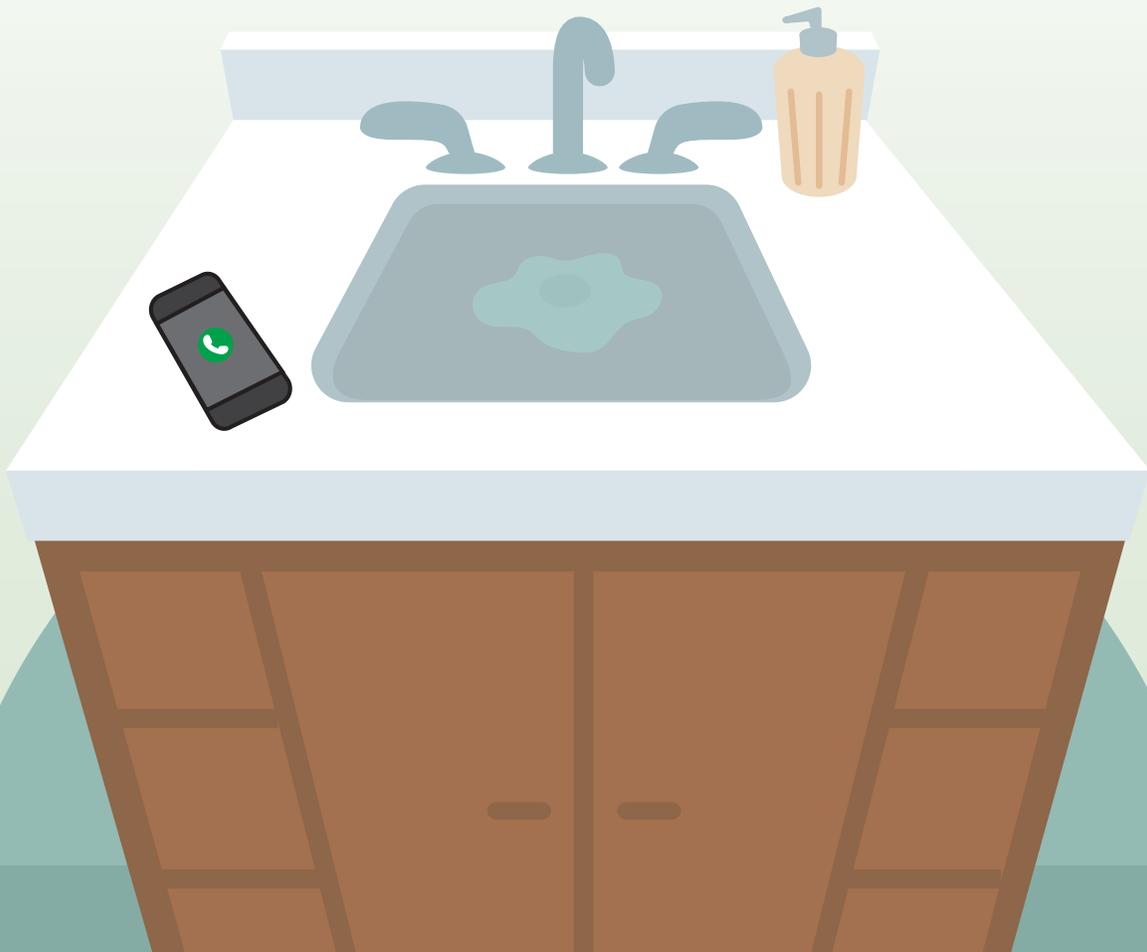


Call us

We can give you a rundown of your coverage and what it would cost to add sewer backup if you don't have it.

Ask about what's covered in terms of cleanup and remediation, and your responsibility to act swiftly so that your coverage is not questioned. Make sure that your limits are high enough to protect your valuables and rebuild in a worst-case scenario.

Again, thank you for keeping your homeowners policy with us. We are always happy to chat about the best coverages to keep your home and family secure and safe.





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