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Sewer Backup

Backed up sewers can wreak havoc on a home, causing thousands of dollars in damage to floors, walls, furniture and electrical systems. Sewer backup coverage is available from most insurers for a nominal cost?usually an additional annual premium of $40-$50.

For homes that have been severely damaged and are uninhabitable, homeowners policies may provide Loss of Use coverage, which provides reimbursement for lodging, food and other living expenses you may incur as a result of having to live outside of your home. Loss of Use coverage also reimburses you for the lost rental income if you rent out part of the house.

Causes of Sewer Backup

Aging Sewer Systems: The Civil Engineering Research Foundation reports that the number of backed up sewers is increasing at an alarming rate of about 3 percent annually. In addition, a recent report from the American Society of Civil Engineers indicates that the nation's 500,000-plus miles of sewer lines are on average over thirty years old. The increase in the number of homes connected to already aging sewage systems has also contributed to rapid increases in sanitary sewer backups, flooded basements and overflows.

Combined Pipelines: Problems also arise in systems that combine storm water and raw sewage into the same pipeline. During many rain storms, the systems are exposed to more volume than they can handle, and the result is a sewage backup situation that allows sewage to spew out into basements and other low lying drains.

Blockages Due to Tree Roots: Shrubs and trees seeking moisture will make their way into sewer line cracks. These roots can cause extensive damage. They may start out small, getting into a small crack in the pipe; but as the tree or shrub continues to grow, so does the root. Tree roots can enter the service pipe at joints and cause blockages. Tree roots can travel a long way, and roots from different types of trees act differently. If city trees are suspected, your plumber can contact the city, and samples of the roots will be used to help identify the trees and who is responsible for cleanup. Sometimes the blockage is a result of a combination of city and private trees. In this case costs are split between the city and the property owner.

Sanitary Main: A blockage can occur in a city sanitary main. If the blockage is not detected in time, sewage from the main can back up into homes and businesses through floor drains. Usually this happens slowly, giving the owner time to call a licensed plumber to assess the damage. If water is entering into your basement at a rapid rate, call the city public works office and report the problem immediately.

Water in Basement: Most basement flooding is not related to the sanitary sewer system. In many cases, soil settles adjacent to the building and, if not corrected, leads to rainwater flowing towards the building and down the outside of the foundation wall. This is particularly true in older buildings, where cracks may have developed in the foundation or floor slab that allow water to enter the basement. The cement floor and basement walls of these structures may have deteriorated to the point that they are no longer waterproof. In these cases, water can show up in a basement that has never had a water problem. This will usually happen after a number of rain storms, when the ground is saturated. Drainage can be

improved by making sure that water drains away from the building. Owners may also be able to prevent flooding by water sealing the basement.

Most homeowners may not realize that they are responsible for the maintenance and repair of their house or sewer lateral?the pipeline between the city sanitary sewer main, usually located in the street?and the building. The sewer lateral is owned and maintained by the property owner including any part that extends into the street or public right of way. A cracked or deteriorated lateral or one filled with tree roots can allow groundwater to seep into the system, contributing to the problem.

How to File a Claim

For insurance purposes, take before and after photos of the affected areas and itemize any property losses. Save all receipts related to repair, cleaning or damages and contact your insurance agent or company representative as soon as possible.

How to Prevent Backups In Your Lateral and in the City Main

Dispose of Grease Properly: Cooking oil should be poured into a heat-resistant container and disposed of properly, after it cools off, not in the drain. Washing grease down the drain with hot water is unsatisfactory. As the grease cools off, it will solidify either in the drain, the property owner's line, or in the main sewer causing the line to constrict and eventually clog.

Dispose of Paper Products Properly: Paper towels, disposable (and cloth) diapers and feminine products can cause a great deal of trouble in the property owner's lateral as well as in the city main. These products do not deteriorate quickly, as bathroom tissue does, so do not put them down the drain or toilet.

Replace Your Line with New Plastic Pipe: One way to prevent tree roots from entering your line is to replace your line and tap with new plastic pipe. If you have continuing problems with tree roots in your lateral, you may have to have the roots cut periodically.

Correct Illegal Plumbing Connections: Do not connect French drains, sump pumps and other flood control systems to your sanitary sewer. It is illegal, and debris and silt will clog your line. Consult a plumber to correct any pre-existing illegal connections. French drains are common drainage systems, primarily used to prevent ground and surface water from penetrating or damaging building foundations.

Install a Backwater Prevention Valve: A backwater valve is a fixture installed into a sewer line, and sometimes into a drain line, in the basement of your home or business to prevent sewer backflows. A properly installed and maintained backwater valve allows sewage to go out, but not to come back in. Property owners are responsible for the installation and maintenance of backwater valves. The cost to install one depends on the type of plumbing in the building and the difficulty of installation. Check with a qualified plumber.

What to Do If You Experience a Sewer Backup

A sewer backup can lead to disease, destruction of your valuables, damage to your house or business, and can even result in electrical malfunctions. Prompt cleanup of affected property can help minimize the inconvenience and prevent mold or further damage. If you experience a sewer backup situation, immediately arrange for the cleanup of your property. This should include:

- Wet-vacuuming or removal of spillage

- Mopping floors and wiping walls with soap and disinfectant
- Flushing out and disinfecting plumbing fixtures
- Steam cleaning or removing wet carpets or drapes
- Repairing or removing damaged wallboard or wall covering
- Cleanup of ductwork

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