



Sewer Backup Coverage

You have homeowners insurance coverage but don't forget to add a sewer backup rider to your policy. We can help.

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Planning for the Unexpected

If your home is your castle, the last thing you want to do is to come home to discover raw sewage seeping into your home's basement or a toilet overflowing from your second-floor bathroom due to a broken sewer line. Both can create major and costly damage, but the good news is that both can be covered with an affordable sewer backup endorsement added to your homeowners insurance policy.

What's Covered?

For an additional premium to your homeowners insurance policy, an endorsement for water backup and sump discharge will cover losses caused by:

- The backup of water or waterborne materials through a sewer or through a drain, or
- Water or waterborne material that overflows from a sump, even if the backup of water is due to the mechanical breakdown of the sump pump. Coverage includes damage to covered property but excludes the sump pump and any related equipment that has broken down.

The endorsement does not cover losses that involve owner negligence, such as from damage as the result of forgetting to turn on your sump pump, or damages caused by a flood. A separate flood insurance policy is available to cover losses due to flooding.

Some water and sewer backups are unavoidable, but there are some simple things you can do to prevent backups in your sewer line.

- *Paper products* – Do not flush anything other than toilet paper down your drain. Other paper products do not deteriorate quickly.
- *Cooking grease* - As grease goes down the drain and cools, it solidifies and gets trapped. Instead of rinsing grease down your drain, dispose of cooled grease in your garbage.
- *Shrub and tree roots* – Seeking moisture, it's not uncommon for the roots of trees and shrubs to make their way into sewer line cracks. Over time, the cracks allow debris to build up. If you have continuing problems with tree roots in your sewer lateral, consider replacing it with a pipe made of plastic.
- *Illegal plumbing connections* – Connecting sump pumps, French drains and other flood control systems to your sanitary sewer only spells trouble. Consult a plumber to correct any illegal connections.

Water in Your Basement?

Often, water entering the basement is not due to a sewer backup but rather from poor soil grading around your home's exterior. If you have a water problem and have ruled out sewer backup, making sure that water is draining away from your home's foundation properly can often fix the problem.

The Cost of Coverage

The cost of sewer backup coverage is affordable. Our personal lines team can provide you with more information about coverage costs, limits and deductibles. Call Marshall & Sterling Upstate, Inc. at 800-724-0695 to learn more about this coverage and all the affordable ways we can help you to protect your home and personal property.

Top Ways to Save on Your Premium:

- Consider raising your deductible
- Invest in a home security system
- Update exterior locks to dead bolts
- Install smoke alarms
- Select an automatic payment method
- Monitor your credit rating
- Ask about our multi-policy discounts

Protect Your Property: Sewer and Water Backup

As a homeowner, you are responsible for the maintenance and repair of your home's sewer lateral, which is the pipe that connects your city's sanitary sewer main to your home. If your sewer line backs up, it can cause health and safety concerns as well as significant property damage. To help protect against losses, take some simple precautions and consider sewer backup coverage.

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