

ARE YOU INSURED FOR A SEWER BACK-UP OR SUMP PUMP FAILURE ?

Just like your roof, heating system, and other utility services, your sanitary sewer lateral does not last forever. Unfortunately, the sewer lateral pipe that connects a home or business to the public sewer system may be taken for granted because it is out of sight, and out of mind, until the property owner experiences a sewage back up. The damage from a sewage backup and the clean up afterwards can be a frustrating ordeal, especially when a property owner finds out after the fact that their insurance policy may not cover sewage backup damage. Backup coverage can usually be obtained by purchasing a special rider at a nominal annual fee. However, property owners may not be aware of this fact.

In addition, property owners with sump pumps should consider insurance coverage in the event the sump pump fails resulting in water damage. This is especially true if you have a finished basement or store anything of value that can be damaged by water in your basement.

THE AUTHORITY WOULD LIKE TO REMIND PROPERTY OWNERS THAT IT IS ILLEGAL TO CONNECT SUMP PUMPS, ROOF, FRENCH AND CELLAR DRAINS TO THE SANITARY SEWER SYSTEM.

The Authority strongly encourages property owners to review their insurance policy with their agent to make certain you have the appropriate coverage.