

Sewer Backup Insurance Options

Your homeowners insurer may offer coverage for sewer and drain backups. It could provide thousands of dollars of coverage for relatively low cost. Ask your agent for more information, or contact the insurance carriers listed below.

- Allied Insurance
- Allstate
- American National
- Country Financial
- Farm Bureau Property & Casualty Company
- Colorado Farm Bureau Insurance
- Farmers Insurance
- Farmers Union Insurance
- Nationwide
- Progressive
- State Farm

Find more information online at csdpool.com/sewer

This information is provided courtesy of the Colorado Special Districts Property and Liability Pool and is intended to be a precautionary advisory and not an all inclusive preventative solution.

Homeowners are advised to consult insurance, plumbing and sanitation utility professionals for additional information.



Don't Flush!

Here is a list of things you should avoid washing down a drain or flushing down your toilet.

Air Fresheners	Hair Brushes
Automobile Fluids	Houseplants
Automobile Parts	Insects
Bacon Grease	Jewelry
Bandages	Keys
Batteries	Kitchen Grease
Bones	Lard
Books	Mayonnaise
Bread Dough	Meat Drippings
Building Supplies	Medicine
Butter	Metal Objects
Cake Frosting	Money
Candles	Oatmeal
Cement	Paint
Cell Phones	Paper
Cheese	Paper Towels
Cigarettes & Butts	Perfume
Cleaning Supplies	Pesticides
Clothing	Plastic
Coffee Filters	Poison
Coffee Grounds	Powders
Compact Discs	Putties
Cosmetics	Rags
Cotton Balls/Swabs	Rocks
Condoms	Rubber Bands
Cooking Oil	Salad Dressing
Diapers	Sanitary Pads
Deceased Pets	Solvents
Dental Appliances	Sour Cream
Dental Floss	Sponges
Egg Shells	Styrofoam
Eyeglasses	Syringes
Facial Tissue	Tampons
Fat, Oil, or Grease	Teeth
Fertilizer	Tools
Fireworks	Toothbrushes
Fruit	Toothpaste
Food Solids	Toys
Glue	Vegetables
Gravy	Wet Wipes
Hair and Fur	Yard Debris



Sewer Backups

Information for Homeowners

What is a sewer backup?

A backup occurs when raw sewage overflows from your toilet, tub, sink or any drain in your home. They're common in older homes and homes with basements.

This brochure provides vital information for protecting your home from damage and for recovering from losses if they occur.



What should I do if I have a serious sewer backup event?

- 1** Carefully try to carefully close as many drains as you can, using care with ceramic plumbing fixtures.
- 2** Don't run any water down any drain in your home until the clogs are cleared.
- 3** Check if neighbors are having any issues. This could indicate that the problem exists in the main line.
- 4** Call a plumber to assist with clearing the issue, closing your drains, and assessing the situation.
- 5** Call your utility to report the issue. They'll recommend action and check the main line for issues.
- 6** Call your homeowners' insurance company to determine what coverage may be available.

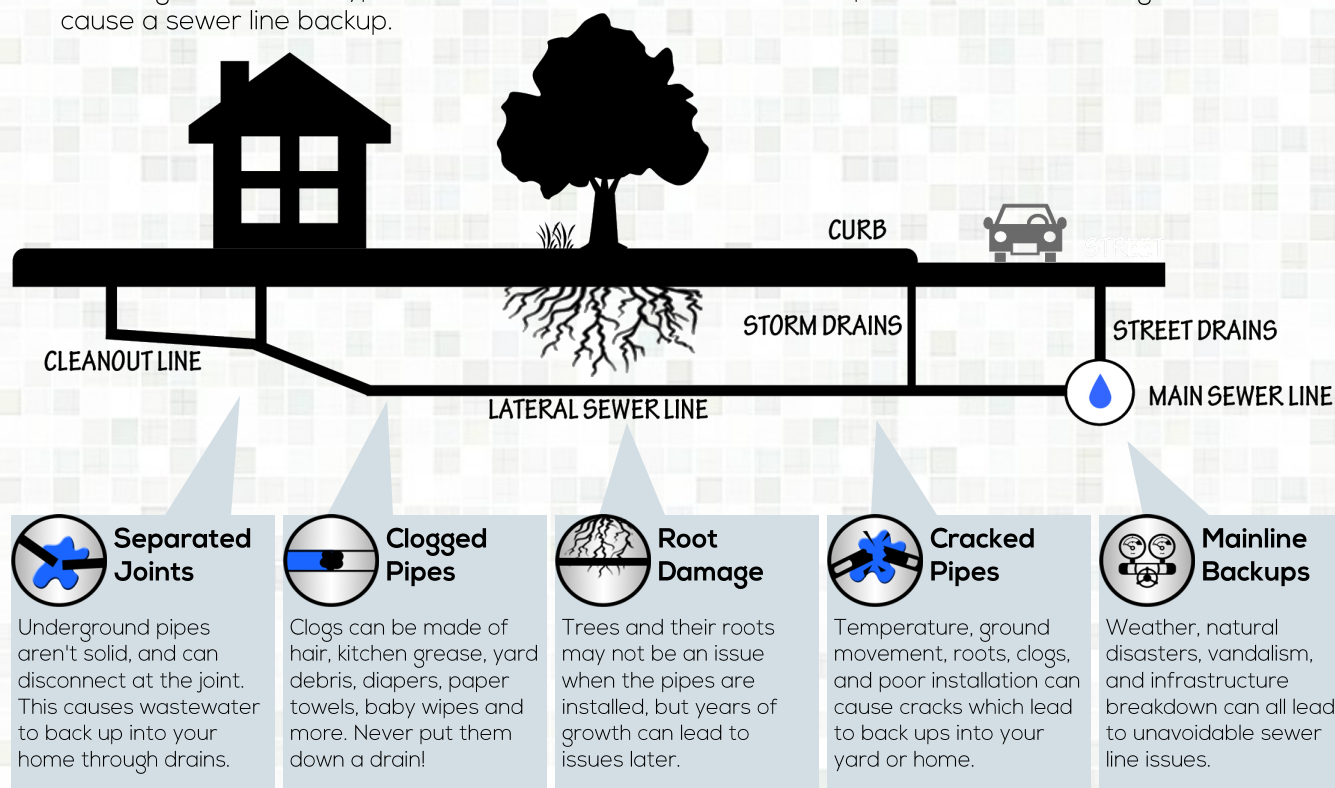
Who pays to clean up the mess?

In the vast majority of cases, you do. If the backup occurs in your service line or in the main line as a result of anything other than the utility's negligence, **it is your responsibility** to clean up the mess and restore the line.

Your utility is **not responsible** for your lines, or for acts of nature or vandalism. In many cases, the utility will coordinate clean up with a cleaning service to help minimize the damage, but the financial responsibility probably lies with you.

What Causes a Sewer Backup?

This diagram shows a typical home's lateral service lines, and explains some of the things that can cause a sewer line backup.



What can I do to safeguard my home from a sewer backup?

- Plumbers can assess your risk and install a back-flow valve to protect basements.
- You can use grease-fighting liquid dish soap like Dawn® to break up grease blockages.
- Review the list on this flyer of items to never flush or wash down a drain.
- Make sure your homeowners insurance policy includes coverage for sewer backups

What are utilities doing to prevent these issues?

Unfortunately, even with regular scheduled maintenance, some backups are simply unavoidable. These include events caused by vandalism, infrastructure breakdown, ground movement, and natural disaster.

Fortunately, most utilities use industry Best Practices to maintain sewer systems and lessen the risk of a stoppage. This includes video or physical inspections, the use of degreasing chemicals, and cleaning.