

Sewer Backup Insurance Options

Sewer backups may not be routinely included in most homeowners insurance policies. Check your coverage or contact your agent to be sure that you will be insured for damages or injuries resulting from a sewer backup. The following insurance carriers are known to offer some form of coverage for a sewer backup.

- Allied Insurance
- Allstate
- American Family
- American National
- Chubb
- Country Financial
- Farm Bureau Property & Casualty
- Colorado Farm Bureau Insurance
- Farmers Insurance
- Farmers Union Insurance
- Fireman's Fund
- Liberty Mutual
- Nationwide
- Progressive
- Safeco Insurance
- State Farm
- USAA

Sewer Backup Restoration

Knowing how to remove and clean a sewer backup is essential for a successful restoration of your property. It is recommended to consult with a professional experienced in sewer backup restoration. Please refer to the internet for a directory of contractors.

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	Toothbrushes
Fruit	Toothpaste
Food Solids	Toys
Glue	Vegetables
Gravy	Wet Wipes
Hair and Fur	Yard Debris

SEWER BACKUPS

Information for Roxborough Water and Sanitation District Homeowners

What is a sewer backup?

The simplest explanation for a sewer back up in the house is a clog or blockage. A clog or blockage in the sewer service line of a house can lead to sewage from the house backing up and overflowing to a toilet, tub, sink or any drain in your home. The first drains to back up and overflow are usually the lowest drains in the house such as a basement floor drain.

This information is provided to help protect your home from damage and recovery from losses should they occur.

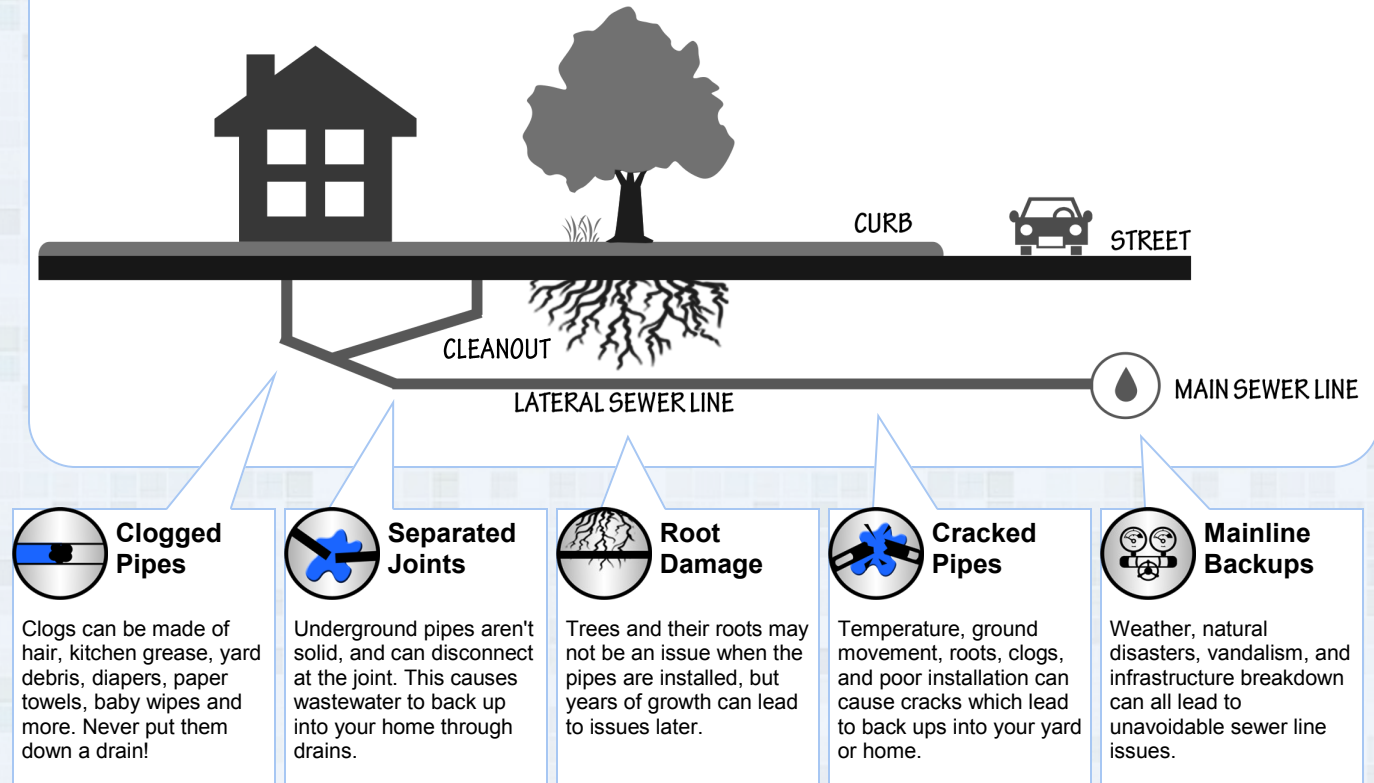
What should I do if I have a sewer backup event?

- 1 Don't run any water down any drain or toilet in your home until the clogs are cleared.
- 2 Try to contain the overflow to a confined area if possible. Remove or elevate any property that could come in contact with the spill area.
- 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.
- 7 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 ultimately 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 help coordinate clean up with a cleaning service to help minimize the damage, but the financial responsibility 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.
- Perform an annual video inspection and cleaning, if necessary, of the house sewer line.
- 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 is Roxborough Water and Sanitation District 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 the Roxborough Water and Sanitation District uses industry Best Practices to maintain our sewer collection mainlines to lessen the risk of a stoppage. Because of the size of the District's collection system, one third of the system is cleaned and videoed every three years. This method allows for a complete collection system inspection every three years. The inspection process for the District's entire collection system includes jetting (high pressure water cleaning), videos, root growth removal, point repairs, infiltration mitigation and complete manhole to manhole lining.