

Hints For Homeowners

Sewage In The House? Who Pays For The Cleanup?

(NAPSA)—It's a homeowner's nightmare: sewer backup. Your life is suddenly turned upside down. Everything else on your personal agenda must be thrust aside while you deal with the unwelcome flow.



Often its consequences include thousands of dollars in damage and an unlivable house. All too frequently the cause is a blockage in the municipal sanitary main.

“Many cities and states have laws granting them governmental immunity from reimbursing homeowners for city-caused sewer backup damage into residents’ homes,” says Robin K. Olson, CPCU, senior research analyst for the International Risk Management Institute. “And even if your city doesn’t have total immunity, it might limit the damages it’s willing to pay.”

For example, it might pay only if it knew of the problem in advance and had a reasonable amount of time to correct it. If the homeowner’s tree roots were a partial cause of the backup, the city might pay only a portion of the remediation costs. Typically, homeowners are responsible for maintaining the pipeline from the house to the city sewer main. Further, some places set a maximum figure that they will pay, such as \$5,000 or \$10,000, that might be wholly inadequate to clean up the mess.

On top of that, homeowners’ insurance policies usually do not cover such damage.

“There is a solution,” says Olson. “Homeowners should purchase an ‘endorsement’ to their



A sewage backup into your basement may be only the beginning of your troubles—but you can protect yourself from the cost.

policy specifically covering such a loss to at least \$50,000, including water damage, remediation and cleanup costs.”

In addition, there are a few steps you or a professional cleaner can take:

- Wet vac up all the liquid.
- Scoop up all the solids.
- Throw away anything not valuable.
- Cut out soaked drywall and paneling.
- Pressure wash everything with a disinfectant detergent.
- Rinse, then vacuum up all the remaining water.
- Set up fans to dry out the basement.

For expert advice on the insurance, homeowners can consult an agent or broker holding the CPCU designation—assuring experience, advanced professional education and a commitment to high ethical standards.

To find one nearby, visit www.cpcusociety.org, click “Consumers” and then click “Find An Agent/Broker” in the left-hand column.