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What's News In Insurance

Yuck...Are You Insured for Sewer Backup?

April 17, 2007 — While this weekend's deluge caused extensive water damage to some homes and businesses, flooding can also cause sewage from sanitary sewer lines to back up into houses through drain pipes. These backups not only cause damage that is difficult and expensive to repair, but also create health hazards.

Most homeowner and business insurance policies do not cover sewer backup unless specific sewer backup coverage is added to the policy, according to the Insurance Information Institute (I.I.I.). "Obtaining an insurance rider on a homeowners or business policy would cover such damage if it occurs," said Loretta Worters, vice president, I.I.I..

"Sewer backup coverage is available from most insurers for a nominal cost—usually \$40-\$50 on an annual insurance policy," she said.

Most homeowners and business owners may not realize that they are responsible for the maintenance and repair of their house or sewer lateral—the pipeline between the city sanitary sewer main, usually located under the street—and the building. The sewer lateral is owned and maintained by the property owner including any part that may extend into the street or public right of way. A cracked or deteriorated lateral or one filled with tree roots can allow groundwater to seep into the system, contributing to the possible sewer backup problems.

WHAT DO YOU KNOW ABOUT SEWER BACK-UP AND SUMP PUMP OVERFLOW COVERAGE?

Coverage available for an additional premium to your homeowners insurance policy that pays for damage caused by sump pump failure or sewer back-up. Water seepage is not covered.

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