



## SEWER BACKUP INFORMATION

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### Who is responsible to pay for sewer backup damages?

Statistics report that more than 400,000 sanitary sewer overflows occur annually in the United States. **As with the majority of utilities, unless found negligent, the Englewood Water District (District) cannot assume financial responsibility for damages resulting from sewage backups, since most stoppages are related to conditions that are beyond the District's control.** New technology in the form of a wireless monitoring system is currently in the testing stages to help identify a blockage before it becomes a backup, however, residents are encouraged to purchase sewer back-up coverage. This coverage is generally not included in basic homeowner's insurance policies. Typically, it can be purchased through your insurance company at your request. Please contact your homeowner's insurance carrier to inquire about sewer backup coverage.

### Information for homeowners & residents: Facts about sewer backup incidents

The following information is offered to help property owners and residents understand why backups happen, how they can be prevented, and what steps to take if a sewer backup affects their property.

### What causes a sewer backup?

Sanitary sewer overflows can be caused by a number of factors. They usually involve sewer pipe blockages in either main sewer lines or service laterals (lines between buildings and the main line). Causes may include pipe breaks, cracks due to tree roots, construction mishaps or excessive rain. In home and office plumbing systems, the main cause is solid or viscous substances in quantities or of such size capable of causing obstruction to the flow in sewers or otherwise interfering with the proper operation of the wastewater facilities such as, but not limited to, disposable diapers, sanitary napkins, ashes, bones, cinders, sand, mud, straw shaving, metal, glass, rags, feathers, tar, plastics, wood, lint, un-ground garbage, whole blood, manure, hair, entrails, paper dishes, cups, containers either whole or ground by garbage grinding, excessive grease, paint thinners, floor and paint stripping compounds, excessive rain or construction mishaps. Such materials may cause major backups in District lines as well as in residents' lateral lines.

### How could a sewer backup affect me?

If the backup occurs in a District maintained line, the wastewater will normally overflow out of the lowest possible opening, which is usually a manhole. However, in some homes or where the lowest level is even with the sewer lines—the overflowing wastewater may exit through the home's lower drains and toilets.

### What should I do if sewage backs up into my home?

- First, take action to protect people and valuable property.
- Ceramic plumbing fixtures such as toilets are fragile, quickly close all drain openings with stoppers or plugs. Tub, sink, and floor drains may need additional weight to keep them sealed. A string mop can be used to help plug toilet openings.
- Don't run any water down your drains until the blockage has been cleared.  
A quick check with nearby neighbors will help determine if the backup appears to be in your neighbor's wastewater line, and/or widespread in your neighborhood. **Call the District (BEFORE A PLUMBER) immediately at (941) 474-3217 anytime, 24 hours a day.**  
If District personnel determines blockage is in your lateral service line, call a plumber.
- Contact your homeowner's insurance company to report the incident.

### **If I call the District, what will they do about a sewer backup onto my property?**

You will be asked questions about the backup timing, location, etc. District personnel will check for blockages in the main line. If any blockages are found, they will immediately be cleared. If the main line is not blocked, you will be advised to call a plumber to check your lateral line. Maintenance and repair of the lateral line is the owner's responsibility. To minimize damage and negative health effects, you should arrange for cleanup of the property as soon as possible. There are qualified businesses that specialize in this type of cleanup. In addition, homeowners should purchase sewer back-up coverage from their homeowner's insurance carrier.

### **Is there anything I can do to prevent sewage backup into my home?**

- Avoid putting grease down your garbage disposal or household drain. It can solidify, collect debris and accumulate in District lines, or build up in your own system.
- Never flush disposable diapers, sanitary napkins or paper towels down the toilet. They could stop up your drains and may damage your plumbing system.
- If the lateral line in your older home has a jointed pipe system, consider whether the roots of large shrubs or trees near the line could invade and break pipes. It is a good idea to know the location of your lateral line(s).
- Contact your homeowner's insurance company to obtain coverage for sewer back-ups. Please note, this coverage is generally not included in a standard home insurance policy, rather it requires a separate rider. Contact your insurance carrier for more details.

### **What does the District do to prevent this problem?**

Every attempt is made to prevent backups in the public wastewater system before they occur. Sewer lines are specially designed to prevent accumulation and stoppages. In addition, we have maintenance crews that are devoted to inspecting and cleaning wastewater lines throughout the service area on a regular schedule. Even with our maintenance schedule, however, backups are often beyond the District's control. Most that do occur are confined to the sewage pipeline, rather than backing up into a home.

### **Responsibility vs. Liability**

Utilities may be held responsible for damages that arise from *preventable* sewage backups in the public sewer system. A utility has a duty to exercise "*ordinary and reasonable care*" to keep its sewers free from obstructions. This generally equates to responsible sewer system repair and maintenance. However, although failure to meet repair and maintenance duties may create "*ordinary negligence*," it does not necessarily mean the utility is strictly liable in cases of sewer backups and resulting damage to property. Some of the District's legal protection is due to the fact that volumes of rainwater alone can cause a backup. A utility is not obligated to build a system that is large enough to carry away all water that may result from even normal rainfall. In any litigation regarding sewer backup, a claimant must establish the *negligence* of the utility. The highly technical legal issues associated with some of these suits can best be explained by legal counsel.

### **Will insurance cover any damage to my home or property?**

In the majority of cases, a special rider will need to be added to your homeowner's or renter's insurance policy to cover damages related to sewage backups or water damage. Check with your insurance agent about this policy provision. That is why it is important that property owners confirm that they are adequately insured.

### **How and where should I report a sewer backup?**

Emergency crews are on call 24 hours a day to assist you. In case of an emergency such as a sewer line backup, or if you observe any vandalism associated with the wastewater or sewer lines, contact the **Englewood Water District at (941) 474-3217 anytime, 24 hours a day.**