



Sewer and Pipe Backups

For an additional premium to your homeowners insurance policy, an endorsement for water backup and sump discharge will cover losses caused by the following:

The backup of water or waterborne materials through a sewer or through a drain

Water or waterborne material that overflows from a sump, even if the backup of water is due to the mechanical breakdown of the sump pump. Coverage includes damage to covered property but excludes the sump pump and any related equipment that has broken down. The endorsement does not cover losses that involve owner negligence, such as from damage as the result of forgetting to turn on your sump pump, or damages caused by a flood.

Some water and sewer backups are unavoidable, but there are some simple things you can do to prevent backups in your sewer line:

Paper products: Do not flush anything other than toilet paper down your drain.

Cooking grease: Instead of rinsing grease down your drain, dispose of cooled grease in your garbage.

Shrub and tree roots: It's common for the roots of trees and shrubs to make their way into sewer line cracks. Over time, the cracks allow debris to build up. If you have continuing problems with tree roots in your sewer lateral, consider replacing it with a pipe made of plastic.

Illegal plumbing connections: Connecting flood control systems to your sanitary sewer only spells trouble. Consult a plumber to correct any illegal connections.

Water in Your Basement?

Often, water entering the basement is not due to a sewer backup but rather from poor soil grading around your home's exterior. If you have a water problem and have ruled out sewer backup, making sure that water is draining away from your home's foundation properly can often fix the problem.

The Cost of Coverage

The cost of sewer backup coverage is affordable. Our personal lines team can provide you with more information about coverage costs, limits and deductibles. Call Nottingham Insurance at (609) 587-1600 to learn more about this coverage and all the affordable ways we can help you to protect your home and personal property