



Sewer and Drain Backup

Sewer backup and drain backup can create a mess that needs professional help quickly. Most policies exclude backups which occur from sewer or drain. If coverage is needed, there is an additional endorsement and charge. Sometimes this can come as part of a package of optional coverage at an excellent value.

If purchased separately - \$ 5,000 might be \$25+/-
 \$10,000 might be \$50+/-
 \$15,000 might be \$65+/-
 \$25,000 might be \$75+/-

- Heavy rain exceeds capacity of storm sewer - water backs up
- Freezing has plugged line from home to sewer pipe
- A plug or collapse has occurred
- Construction elsewhere has compromised system capacity
- Tree roots have penetrated / disrupted pipes
- Septic system is failing, can't handle capacity
- Septic tank was not emptied in time
- Lift pump fails
- Home septic pump can't handle capacity due to volume
- Power outage causes water to backup

Sample repair bill:

| | |
|---|-----------------|
| Emergency call after hours - 3 men 4 hours Labor | \$1,200 |
| Removed carpet & pad, moved all personal property, water mitigation and initial decontamination | |
| Dehumidifying equipment & fans 3 days at \$1500/day | \$4,500 |
| Checked on it daily and adjusted equipment | |
| Disinfect and deodorize | \$ 300 |
| Furniture & personal property – replace, clean, repair | \$3,000 |
| Furnace repair | \$1,000 |
| Wall insulation & sheet rock repair | \$2,000 |
| Repaint | \$ 800 |
| Replace Carpet & pad | \$4,000 |
| Replace trim | \$1,000 |
| Increased electric bill for month of cleanup | \$ 200 |
| Total | \$18,000 |

Exterior water isn't draining away.

There are losses to your home that are not covered.

Flood is excluded. You must purchase a flood policy to have flood insurance. Talk to your agent.

Exterior drainage system fails and water pressure creates/finds a crack in foundation wall or basement floor. This also is not covered. Example: downspout is plugged and water accumulates against foundation in heavy rain pushing through crack in foundation wall.

If you need to hire someone to seal your foundation crack and/or replace insulation and walls due to rot from a crack in the foundation wall, this is generally not a covered loss.



Get a Quote!

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