

IMPORTANT INFORMATION ABOUT PREVENTING SEWER BACK-UP

YOUR POLICY INCLUDES SEWER BACK-UP COVERAGE ONLY IF IT IS INDICATED ON THE DECLARATION PAGE.

Coverage is available to help defray some of the potential financial costs associated with sewer back-up damage. Uninsurable damage can also emerge from sewer back-up, including potential health hazards and disruptions to your life.

Avoid the unpleasant consequences of sewer back-up...take the following steps, to reduce the chances of it happening to you.

4 WAYS YOU CAN HELP REDUCE SEWER BACK-UP DAMAGE:

Successfully reducing sewer back-up occurrences are a combined effort, between municipalities and property owners. As a property owner or occupant, you can do the following:

1. DISCONNECT DOWNSPOUTS FROM THE SEWER SYSTEM.

Disconnect all downspouts and divert them away from your own and your neighbour's foundation walls. This is the simplest and most effective action to reduce potential damage at a minimal cost. It helps by:

- preventing roof-top water from backing into your basement if the public sewer cannot carry it away; and
- making the runoff drain across your property, thereby slowing drainage time to reach the sewer system. This cushions peak flows and reduces the chances of sewers exceeding capacity.

Downspout disconnection only works if diversion is maintained well away from your foundation wall. Otherwise, water can drain down the wall into the weeping tiles and the sewers, reducing the effectiveness of downspout disconnection.

2. MAKE DRAINAGE IMPROVEMENTS AROUND YOUR HOUSE.

Following construction, soil excavation and refill, the ground around the house foundation settles over time, causing runoff to drain towards the walls. This water seeps into the weeping tiles and eventually into the sewer. Add sufficient topsoil or fill around the foundation wall to ensure drainage away from your house and to correct any drainage problems. Make sure your drainage correction measures do not divert water to neighbouring properties where it may cause problems.

3. INSTALL A SEWER BACKFLOW PREVENTER AND A SUMP PUMP.

A backflow preventer installed in your sewer line, close to where it leaves your house, allows drainage in only one direction. The valve shuts automatically if flow is detected in the opposite direction. This prevents basement damage caused by water backing up from an overloaded main sewer line.

Install the backflow preventer in conjunction with a sump pump. A sump pump discharges weeping tile flow through a pipe to the yard outside or back to the sewer, depending on the configuration of your property and plumbing. Sump pumps should be located in a specially designed pit, which is sunken into the basement floor and should start automatically when water appears.

The installation of a backflow preventer and a sump pump system is more complicated than downspout diversions, and should be done by a qualified plumber.

Backflow preventers are often mandatory for new home construction and a similar bylaw is commonly in place for sump pumps. You should check with your local authority to find out if permits are necessary. Installation of a sewer backflow preventer may minimize the effect a sewer back-up claim will have on your policy.

4. ENSURE BASEMENT/BATHROOM PLUMBING CONFORMS TO LOCAL BUILDING CODES.

Most building codes require the installation of a valve, which can be shut off manually, or a ball valve, which shuts off automatically.

NEED HELP?

Check your Yellow Pages for suppliers and contractors under “Hardware”, “Home improvement” and “Eavestroughing”. They should be able to provide:

- Do-it-yourself information and parts for downspout disconnection. Eavestroughing contractors can supply estimates for professional installations.
- Information and equipment for a backflow preventer and sump pump installations—plumbing contractors can supply estimates for professional installations

Remember to get three estimates from contractors before going ahead with professional installations. Also consult the Better Business Bureau regarding the reputation of the contractors you are considering.

This material is provided for informational purposes only. The provisions of your policy prevail. Please read your policy in detail and consult your broker if you have any questions.