



Will My Insurance Cover Any Damages from a Sewer Backup?

In the majority of cases, a special rider or endorsement is needed on your homeowner's or renter's insurance policy to cover damages related to sewer backups or water damage.

The Western Virginia Water Authority highly recommends that homeowners purchase a "backup of sewer and drain" rider as part of a homeowner's insurance policy. This optional coverage is generally inexpensive; however, you must request it as it is not automatically included in most standard policies.

Like the majority of municipalities in the nation, the Water Authority cannot assume financial liability for damages resulting from sewage backups since most blockages are related to conditions that are beyond the Water Authority's control. The Authority has no liability in backups relating to wet weather/stormwater.



Who is Responsible for Paying for the Sewage Cleanup?

Clean up of sewage backups in homes and offices is generally the responsibility of the property owner or landlord. Property owners are advised to take the following actions after a sewer backup:

- Take photos of the damage.
- Report the damages to your insurance company.
- Mitigate further damage yourself or by calling a reputable clean up service.
- If you wish to file a claim, contact the Authority's Safety and Risk Manager at (540) 853-5757.

601 S. Jefferson Street
Roanoke, VA 24011
540-853-5700

www.westernvawater.org



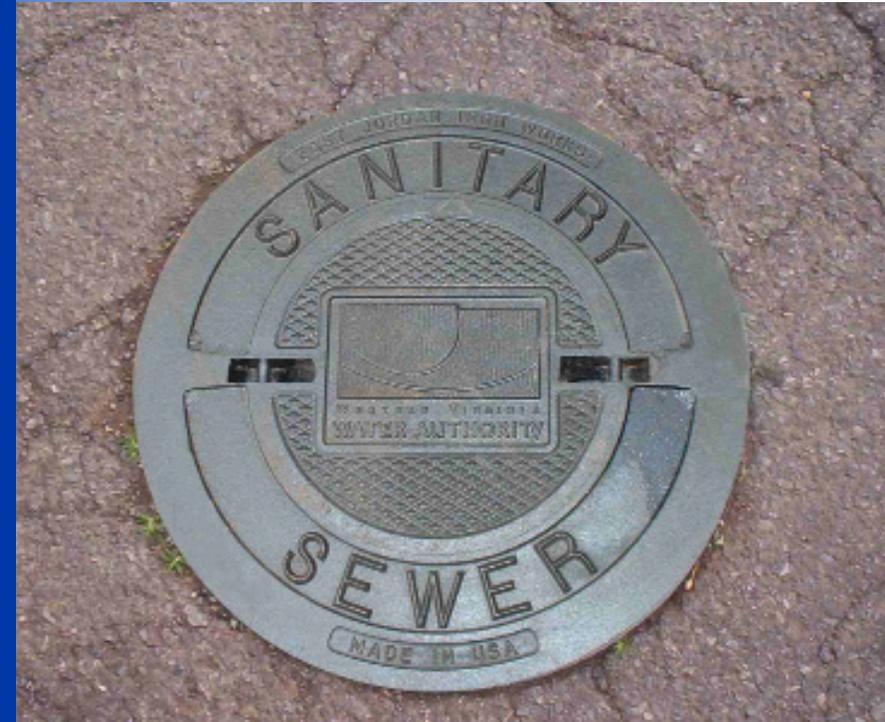
WESTERN VIRGINIA
WATER AUTHORITY

Emergency crews from the Water Authority are on-call
24 hours a day to assist you.

(540) 853-5700

Important Answers to Your Questions

A Property Owner's Guide to Preventing Sewer Backups



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What Causes a Sewer Backup?

Sewer backups occur because of sewer line blockages or excess water in sewer pipes. This can result in sewage overflows in homes and along points in the sewage collection system.

During rain events, stormwater can get into the sewer system and increase the total volume of water in sewer pipes beyond their design. If there is too much water for the pipes to convey, backups can occur at the lowest points usually basements, drains and toilets.

Blockages can be caused by the buildup of roots, fats, oils or grease in the sanitary sewer lines.



How Does Stormwater Enter the Sewer?

Stormwater can enter sewer pipes through sump pumps, stairwell drains or downspouts that are connected to sewer pipes. Stormwater can also enter through uncapped sewer clean-outs, cracks in pipes or sewer pipe connections and manhole covers. Sanitary sewers systems are only large enough to handle the amount of water from normal household use, not stormwater.



What Should I Do if Sewage Backs Up into My Home?

If a backup occurs, take immediate steps to seal sink, tub and floor drains. Plug toilets with something like a string mop or wad of rags.

Try to determine if the blockage is just in the household/business plumbing or in the main sewer line. Call neighbors and ask if they are experiencing any backup or slowness in their drains. If so, the problem may be in the main sewer line. If not, then it could be a problem with your sewer line.

If you suspect the stoppage is in your home plumbing system, do not run water down your drains until the blockage is clear.

If the backup appears to be in your neighborhood's main line, call the Water Authority at 540-853-5700.



What Can I Do to Prevent Sewer Backups?

To immediately reduce the risk of sewer backups and property damage in basements due to sewer backups, property owners can:

- Cap basement sewer floor drains if no other plumbing fixtures are on the basement level. Caps are available at most hardware stores.
- Cap sewer clean-outs in yards.
- Disconnect downspouts from sewer pipes.
- Disconnect sump pumps from sewer pipes and redirect the water outside, away from the foundation of homes.
- Install a back flow preventer in your sewer pipe to prevent any sewage from the main line from backing up into your basement.
- Never flush toys, diapers, wipes or clothes as they can clog lines.
- Never pour FOG (fats, oils and grease) down the drain. As it cools, it will congeal, clogging pipes.



What Does the Water Authority Do to Prevent Backups?

The Water Authority makes every attempt to prevent backups in the wastewater collection system before they occur.

Utility maintenance crews regularly inspect and clean sewage lines throughout our service area. Video cameras and equipment allow crews to see inside lines.

Degreasing and root control agents are injected into lines that are prone to blockages; however, even with regular maintenance, backups can still occur.

Sewage backups can occur either in the public portion of the sanitary sewer system or in the private sewer service lateral connection for each property. The Water Authority is only responsible for the operation and maintenance of the public portion.

Lateral Line Maintenance Responsibilities



Homeowner is responsible for repairs in this area.

Water Authority is responsible for repairs in this area.



Roots, Fats, Oils and Grease can accumulate in sewer pipes and create blockages.