

If you own your own home, then you have shopped for a homeowner's insurance policy. You might have found this a tedious task, finding it difficult to make "apple to apple" comparisons, and in the end, if you are like most homeowners your decision probably came down to price and deductible level.

You may recall that during your search your insurance agent told you about things called "riders." These are additions that can be made to your policy to provide more comprehensive coverage than a basic policy. One of the riders your agent was required to inform you about was that which protects against sewer and drain back-ups from the public sewer. Most commonly homeowners will opt out of this additional coverage, which could in the end be a very costly decision.

Bob Short of Short Insurance Associates says that the cost of clean-up, detoxification and sanitation following a sewage back-up can be significant, particularly as it relates to control of mold and mildew, as the potential for toxic black mold development following a sewage back-up is quite high. He says that certification of proper clean-up may be required when one sells a home. Damage is not limited to basement floors either; Mr. Short tells of an instance where damage was noted four feet up a wall.

Sewage back-ups can be caused by a number of things, but most commonly they result from some type of stop-up in the main sewer line. To prevent stop-ups, public utilities have workers dedicated to examining the lines for fat, oil and grease build-up, debris and tree roots. Unfortunately, utilities have little control over what people put into sewers, and consequently may be unaware of potential problems and blockages. Should any of these items be identified, crews work to clear the sewer main lines to hopefully avoid stoppages.

What is a homeowner to do to protect against the costs from damages associated with a sewage back-up?

A sewer and drain back-up rider will protect homeowners against the costs from any damages that may occur as a result of a sewer overflow caused by a problem at the location where the private homeowner's sewer line meets the public main line. These riders are relatively inexpensive, costing only \$25 to 30 annually, although policy deductibles will apply.

These riders do not protect against seepage through basement walls, nor do they protect against sewer problems associated with damage to private sewer lines. Sudden and accidental failures of private sewer lines may be covered by the standard homeowner's insurance policy, while failure due to normal wear and tear is not covered.

Mr. Short reminds us that anyone with a home connected to the public sewer system is at risk. He says that the misconceptions as to who is at risk are similar

to those related to flooding. This is not a problem limited to homes in low-lying areas, and those on hilltops are just as likely to experience a sewage back-up, just as those outside of flood zones are as likely (or in actuality more likely) to experience flood damage.

Check with your insurance agent and find out if you will be protected in the event of a sewage back-up. While it may have never happened to you before, the potential is very real.