

As a new year begins, now is a great time to clean out some of those old files. While sifting through last year's documents to decide what should be kept and what should be tossed, take a moment to review your homeowner's or renter's insurance policy.

Determine if you carry enough coverage on your home. Perhaps you have added on, or renovated since obtaining the policy. Or maybe you have made a large purchase of new furniture, appliances or electronics, which affect the total value of your possessions. It is essential that policies be periodically reviewed to insure that the appropriate level of coverage is being carried. Nothing would be more regrettable than finding out too late that you were underinsured.

At the same time you are reassessing the dollar amount of coverage you carry, take time to examine the type of coverage you have. Look closely and you may be surprised about what is not covered; an inaccurate assumption about policy coverage could be a costly mistake. Be sure to review the policy updates that insurers periodically send out, as you may find your coverage has changed.

Insurers eliminate extra coverages that can potentially cost them a lot of money. One such coverage is for water-damage, which includes damage caused by sewer backups. Very few standard policies offer this coverage, instead it must be purchased as an add-on, or "rider," so if you believe you have such coverage, be sure to review your policy carefully. If coverage is not included talk to your insurer about purchasing an inexpensive rider.

You may think that water- or sewer-damage coverage is unnecessary, but the fact is that any house with indoor plumbing could suffer damages from a sewage line break or the backup of a drain. In most instances, the sewer utility is not liable for damages you experience from a sewer backup, even if the blockage occurred in the sewer main line.

Whether on a septic system or public sewer system, backups can and do happen. A number of factors, including grease, paper products and plant roots contribute to sewer back-ups.

Grease is perhaps the most common contributor. Many people believe if they run hot water down the drain with grease, that they will avoid problems. Unfortunately, all the hot water does is allow the grease to travel further down line before it cools off, solidifies, and eventually constricts and clogs the sewer line. So while it may not affect your home directly, washing grease down the drain could result in your sewage backing up into your neighbor's home. In addition to causing sewer backups, grease in the drain will also promote drain flies. If you have ever noticed tiny, black flies, similar in appearance to fruit flies, around your kitchen sink, you are probably allowing too much grease to go down the drain.

Paper products are another common contributor to sewer backups. Paper towels, disposable diapers and feminine hygiene products do not deteriorate quickly, and if allowed down the drain, may become lodged, thus causing a backup. Never flush any paper product other than toilet paper, and to avoid other items accidentally being flushed, put down the toilet seat.

Shrub and tree roots are a third cause of sewer backups. As the plant seeks moisture, its roots may make their way into small cracks or joints in the sewer line. As the roots grow they fill the lines, creating clogs or breaking the line. To minimize damage from plant roots, do not plant strongly rooted materials anywhere near water and sewer lines.

Despite all best efforts to avoid a sewer backup, there are times when they are simply unavoidable. This is precisely why a water- and sewer-damage rider on insurance policies is essential for any homeowner or renter. Imagine the costs that could be associated with cleaning items affected by sewer and replacing those which could not be cleaned, not to mention the potential for having to find temporary housing elsewhere or losing irreplaceable items. Make a New Year's Resolution to review your insurance policy to be sure you will not be without coverage should you ever need it.