



## SEWER AND DRAIN BACKUP COVERAGE

### What it is and why you (probably!) need it.

It's important to know that sewer and drain backup coverage is not included in most standard homeowners policies, nor is it covered by standard flood insurance.

You may be thinking, "I don't need sewer and drain backup coverage because I've never had issues with our drains before." - but these circumstances can arise anytime, and at no fault of the homeowner.

### Here are four scenarios where sewer and drain backup coverage would be essential.

#### Sump Pump Failure

To protect your possessions and cover costs associated with repairs to appliances, flooring or drywall, you will need to have sewer and drain backup coverage.

#### City Sewer Pipe Failure

Unfortunately, you have no control over the condition or maintenance of your city's sewer system. Failures can happen due to age or corrosion and may result in a basement full of water.

#### Imagine...

You wake up at 3am to the sound of water splashing in your finished basement. There's a few inches of brown, murky water sloshing around your belongings, dangerously close to reaching your water heater and furnace. If your policy does not cover sewer and drain backup damage, you'd be responsible for all cleanup and replacement costs. that your broken sump pump caused.

#### Tree Roots

Mature tree root growth can damage your sewer system.

#### Excessive Rain

Significant rain fall can back up drains. When street water drains are full, water searches for the lowest point to escape - like your basement!



**Blue Marsh**  
**INSURANCE**

**Interested in sewer and drain  
backup coverage?**

**Give us a call at 610.944.8105**