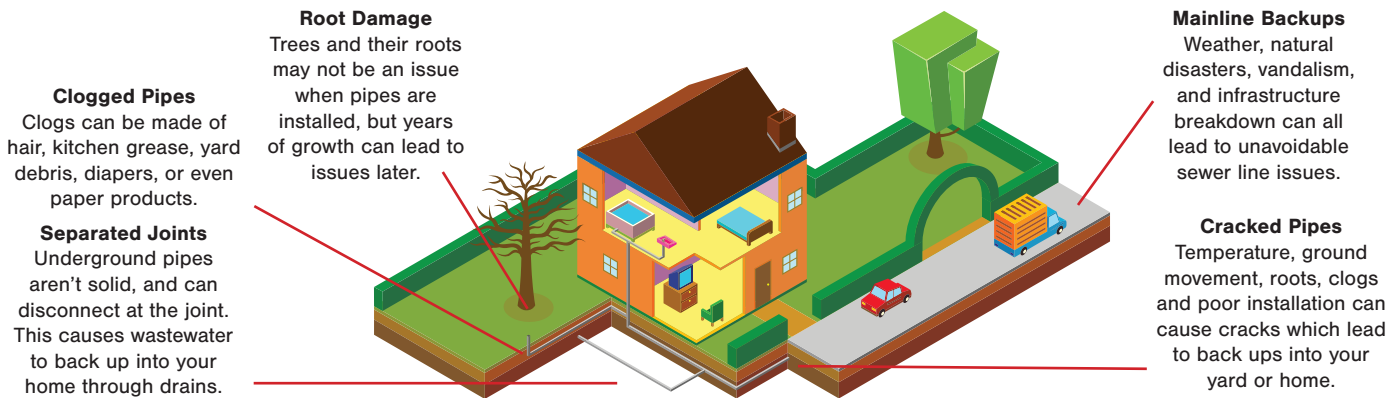


DRAIN FACTS

Preventing and Preparing for when Toilets, Sinks, and Drains Flow the Wrong Direction



What should I do if I have a sewer backup?

1. Carefully try to close as many drains as you can, using care with ceramic plumbing fixtures
2. Don't run any water down any drain or toilet in your home until the clogs are cleared
3. Check if neighbors are effected. This could indicate a problem in the main line.
4. Call a plumber to assist with clearing the issue and closing your drains
5. Call your utility to report the issue. They'll recommend action and check the main line.
6. Call your homeowners' insurance company to determine what coverage may be available
7. Call a contractor to clean and restore your home to a livable condition. Your insurance company should be able to recommend one.

Who pays to clean up the mess?

You do. If the backup occurs in your service line or in the main line as a result of anything other than the utility's negligence, it is ultimately your responsibility to clean up the mess and restore the line.

Your utility isn't responsible for your lines, or for acts of nature or vandalism. In many cases, the utility will coordinate clean up with a cleaning service to help minimize the damage, but the financial responsibility probably lies with you.

What can I do to safeguard my home?

- Plumbers can assess your risk and install back-flow valves to protect basements.
- You can use grease-fighting liquid dish soaps like Dawn to break up grease blockages.
- Review the list on this flyer of items to never wash down a drain.
- Make sure your homeowners insurance policy includes coverage for sewer backups.

What are utilities doing to prevent back-ups?

Unfortunately, even with regular scheduled maintenance, some backups are simply unavoidable. These include events caused vandalism, infrastructure breakdown, ground movement or natural disaster.

Fortunately, most utilities use industry best practices to maintain sewer systems and lessen the risk of a stoppage. This includes video or physical inspections, the use of degreasing chemicals and regular cleaning.

Are there any insurance options?

Your homeowners insurance company may offer coverage for sewer and drain backups. This add-on to your regular policy could cost just a few dollars a year, depending on how much coverage you want.

Ask your agent for more information or contact the insurance companies listed below.

Allied Insurance	Farmers Insurance
Allstate	Farmers Union Insurance
American Family	Fireman's Fund
American National	Liberty Mutual
Chubb	Nationwide
Country Financial	Progressive
Farm Bureau Property & Casualty	Safeco Insurance
Colorado Farm Bureau Insurance	State Farm Insurance
	USAA

Find more information online at coveryourflush.com

This information is provided courtesy of the Colorado Special Districts Property and Liability Pool and is intended as a precautionary advisory and not an all-inclusive preventative solution.

Homeowners are advised to consult insurance, plumbing and sanitation utility professionals for additional information.