

Insurance: Protecting Your Future without a Crystal Ball

Sewer backups can be an extremely unpleasant and costly situation for a homeowner to endure. In addition to the inconvenience and expense, a sewer backup can lead to disease, damage to your home, destruction of your personal belongings, and serious electrical malfunctions. The following tips may help you prevent sewage problems in your home.

Dispose of Grease Properly: Cooking oil should be transferred into a heat-resistant container and allowed to cool before disposing of it properly. Washing grease down the drain with hot water does not prevent it from solidifying later as it cools. This solid grease could build up over time and cause blockages in plumbing and sewer systems.

Dispose of Paper Products Appropriately: Paper towels, disposable or cloth diapers, and feminine products do not deteriorate quickly, as bathroom tissue does. These can cause serious problems in a property owner's sewer lateral and the city main.

Replace Your Line with Plastic Pipes: Plastic pipes can prevent tree roots from entering your sewer line. Cut trees periodically if they are a continual problem in your sewer lateral.

Install a Backwater Prevention Valve: A properly installed fixture added to a sewer line allows sewage to flow out, but not back in, preventing sewer backflows. The installation and maintenance costs of these valves are the responsibility of the property owner.

Avoid or Replace Illegal Plumbing Connections: It is illegal to connect French drains, sump pumps, and other flood control systems to your sanitary sewer; furthermore, silt and debris from these systems can clog your sewer line. A licensed plumber can correct any illegal connections.

In addition to these prevention methods, consider your insurance coverage. Most homeowners insurance will not cover damages that result from sewer backup; however, many insurers offer sewer backup coverage as an endorsement to your policy. If you're concerned about the damages sewage may be able to cause to your home, give us a call today