

## **Sewer Backups... What to do if it happens to you**

Sewer backups are usually unexpected and always create a mess. At best, the backup requires unpleasant cleanup and sometimes expensive damage.

### ***Who is going to fix the problem?***

That depends on whether the stoppage is in your private line or the City of O'Fallon main. If it is in the City's main, we fix it as quickly as possible and keep you informed about what's being done.

If the problem is with the private line connecting your house to the City main, we'll tell you so you can get it fixed. It is against the law for the City to work on private property.

### ***Who is going to pay for this?***

You pay the bill. This is why it is important to make sure your homeowner's insurance covers sewer backups.

### ***Will the City reimburse me for the damage if the backup is in the City main?***

Only if we had advance knowledge that the City system was at fault and we didn't fix the problem.

### ***Is the reimbursement process a policy of the City of O'Fallon, or a law?***

This is law. Public funds can't be spent for private purposes. The City is only responsible for its own property – not your line or connection to the main. The City can only be held liable for damages if we knew we had a problem and didn't fix it in a reasonable time.

### ***How do I find out if I can be reimbursed?***

If the stoppage is not in your private line, you can file a claim. City staff will investigate to see if the City is liable, which includes prior notice of the City system's problem. Make sure you have proper insurance. Sewer backups are not automatically covered by all homeowner's insurance policies. Check your policy to make sure you are covered for damages due to sewer backups. Remember, the City is not an insurer. The City can only pay for damages under extremely limited circumstances set out by law. Don't assume you're covered! You may need a special option for coverage. Talk to your insurance agent.

### ***Avoid Future Backups***

Call Public Works, 624-4500, Ext. 3, during normal hours, and the Police Department, 624-4545 after hours at the first sign of a problem – before the sewer backs up.

If your drains are running slowly, for example, call us. We'll come and check the City's sewer main. Dispose of grease and fats with your trash, not down the drain. Even if you run it through a garbage disposal, grease in drains can collect and harden into a plug. Never connect sump pumps, French drains or other flood control systems to your sanitary sewer. It's illegal and the debris and silt will clog your line. Call a plumber to undo illegal connections.