

## **WHAT YOU SHOULD KNOW ABOUT SEWER BACKUPS**

The first common misconception is the local government is responsible and should pay for any damage. You may think to yourself, "After all I pay sewer fees." While that is true that you do sewer fees, your local government cannot possibly prepare and charge its residents for every possible natural disaster, act of nature, or slip and fall lawsuit it receives. Many times we think our rates are high enough, if local government paid for everything described above, no one could afford to own a home or business. It is also not a local government law, it is a state law called the PA Political Subdivision Tort Claims Act. 'Sovereign Immunity' for local government existed prior to the mid 1970s. The term is derived from English common law term 'the king can do no wrong'. The current form of the law has existed since 1978.

Since the local municipality will not provide financial assistance, it is important for you as a homeowner and business owner to be properly prepared.

Here are some important things to think about or items to know:

There are also other important endorsements you can add to your policy such as Back Up Of Sewers and Drains that protects your property from things like sewer backup. This coverage is not always included on 'standard' insurance policies. Many residents believe just because the municipality owns the Sewage system, their insurance or the entity itself will pick up the coverage. The same immunity statute applies as indicated above. Please be sure to contact your insurance agent to add this coverage. Many times the cost can be less than \$100 per year. This is definitely a small price to pay to restore a finished basement damaged by a sewer backup.