

# **SEWER BACKUP AND FLOODING INSURANCE**



## **An Important Announcement from Haverford Township**



Sewer backups and flooding can cause devastating property damage and are not covered by standard homeowners' insurance policies. The majority of these claims are the responsibility of the property owner.

Sewage from sanitary sewer lines occasionally back up into houses through drain pipes. These backups not only cause extensive water damage that is difficult and expensive to repair, but also create health hazards.

**Haverford Township is not responsible for damages caused by sewers, drains and sump pumps except under limited/special circumstances provided by the PA Municipal Immunity laws.**

Township residents must be aware that they should review their homeowner's, flood and sewer backup insurance coverage with their agent/insurance company in order to properly protect their personal residences—probably the most valuable tangible asset that we all have.

Article I, Section 149-3, subsection C (2), Sewer Service Regulations of the Township Code states that all sewer service laterals from the Township's sewer, regardless of location, are the property of the customer and/or owner and shall be maintained by him in good condition and repair.

Please pay particular attention to the following coverages:

### Coverage for Sewers, Drains and Sump Pumps:

This valuable coverage is **not** included under your standard homeowner's policy but can be purchased by endorsement for an additional premium.

### Flood Coverage:

Flood coverage is **not** included under your homeowner's policy. However, flood insurance is available under the National Flood Insurance Program (NFIP) and can be obtained through your insurance agent or broker.

**The Township does not provide flood insurance.**