Are you covered?

Your homeowners insurance company may offer coverage for sewer and drain backups.

Ask your agent for more information or contact any of the following insurance companies that offer sewer backup coverage options:

- Allied Insurance
- Allstate
- American Family
- American National
- Chubb
- Country Financial
- Farm Bureau Property & Casualty
- Colorado Farm Bureau Insurance
- Farmers Insurance
- Farmers Union Insurance
- Fireman’s Fund
- Liberty Mutual
- Nationwide
- Progressive
- Safeco 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.
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. Do not run any water down any drain or toilet in your home until the clogs are cleared.
3. Check if neighbors are affected, as this could indicate a problem in the sewer main.
4. Call a plumber to assist with clearing the issue and closing your drains.
5. Report the issue to the Eagle River Water & Sanitation District, which may recommend action and will check the sewer main.
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 sewer main 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.

Eagle River Water & Sanitation District is not responsible for your sewer lines or for acts of nature or vandalism. In many cases, the district will coordinate cleanup 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 backflow valves to protect basements.
- You can use grease-fighting liquid dish soaps to break up grease blockages.
- Review the list on this flyer of items to never wash down a drain, especially fats, oils, and grease (FOG).
- Make sure your homeowners insurance policy includes coverage for sewer backups.

What are utilities doing to prevent backups?

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

The Eagle River Water & Sanitation District uses industry best practices to maintain sewer systems and lessen the risk of a blockage. The district has a Fats, Oils, and Grease (FOG) Initiative to promote best management practices in homes and food service establishments. Find more information at www.erwsd.org/your-water/fats-oils-grease