



**CITY OF ONEONTA  
258 MAIN ST.  
ONEONTA, N.Y.  
13820**



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## **CITY RECOMMENDS SEWER BACKUP INSURANCE**

A sewer backup creates a stressful and emotional situation for homeowners or renters. Although the City of Oneonta makes every effort to prevent such incidents, they may still occur. The following information is offered to help property owners and residents understand why backups happen, how they can be prevented, and what steps citizens should take if a sewer backup affects their property.

### **What Causes a Sewer Backup?**

Sanitary sewer overflows can be caused by a number of factors. They usually involve sewer pipe blockages in either main sewer lines or service laterals (lines between building and the main line). Causes may include pipe breaks or cracks due to tree roots, system deterioration, insufficient system capacity due to residential or commercial growth, or construction mishaps. More often than not, however, the cause of a backup in a service lateral is from items that the line is not meant to handle, such as toys, grease, underwear, towels, diapers, paper products (other than toilet paper), keys, and other items. Another common cause of water stoppages involves vandalism – leaves, sticks, rocks, bricks, trash and even toolboxes have been found stuffed down manholes. What you flush down your toilet may not affect you, but it might cause problems for your neighbors!

### **What Should I Do If Sewage Backs Up Into My House?**

First, take action to protect people and valuable property:

- Keeping in mind that ceramic plumbing fixtures such as toilets are fragile, quickly close all drain openings with stoppers or plugs. Tub, sink, and floor drains may need additional weight to keep them sealed. A string mop can be used to help plug toilet openings.
- Don't run any water down your drains until the blockage has been cleared.
- A quick check with nearby neighbors will help determine if the backup appears to be in your neighbor's wastewater line and/or widespread in your neighborhood. In this case, call the Public Works Department immediately (432-2100). If your emergency is not during normal business hours call the police department (432-1113), and they will contact the Public Works Department.
- Call a plumber if the problem is in your lateral service line.

### **What Will The City Do About A Sewer Backup On My Property?**

- You will be asked questions about the backup timing, location, the property at risk etc.
- City personnel will check for blockages in the main line. If found, the blockage will be cleared as quickly as possible. This is a free service to you and may save you costly, unnecessary plumbing and repair bills.
- If the main line is not blocked, you will be advised to call a plumbing or sewer contractor to check your lateral line. Maintenance and repair of the lateral line are the owner's responsibility. City personnel cannot work on private property.
- To minimize damage and negative health effects, you should arrange for cleanup of the property as soon as possible.

### **Will Insurance Cover Any Damage To My Home or Property?**

In the majority of cases, a special rider will need to be added to your homeowner's or renter's insurance policy to cover damages related to sewage backups or water damage. This optional coverage is usually not very expensive (estimated cost of \$25-\$50 per year), but you must usually request that it be added to your policy. If you are concerned about the possibility of a sewer backup and want to insure that you are covered, the City urges you to check with your home insurer regarding the availability of sewer backup insurance. As with the majority of municipalities in the country, the City of Oneonta will not assume financial responsibility for

damages resulting from sewer backups since most stoppages are related to conditions that are beyond the City's control. That is why it is important that property owners confirm that they are adequately insured – particularly if areas of their home lie below ground level.

**Should I Install Backflow Prevention Valve?**

A backflow valve, or a check valve, can prevent or greatly reduce the possibility of a sewer backup. A backflow valve is a fixture installed into a sewer line, and sometimes in a drain line, in the basement of your building to prevent sewer backflows. A properly installed and maintained backflow valve works on a one-way system: sewage can go out, but cannot come back in. Property owners are responsible for the installation and maintenance of backflow valves. The cost to install one is dependent upon the type of plumbing in your home and the difficulty of installation. A qualified plumber can assist you in determining your needs.

**Remember the following steps:**

- (1) Contact your insurance company and see if you are insured against sewer backups,**
- (2) If you are not insured, consider purchasing additional coverage because the city is usually not responsible for damages caused by a blocked sewer line and**
- (3) Call the city at 432-2100 immediately if you suspect there is a sewer backup.**