



Sewer Line Backups

Information and Resources for Homeowners

What is a sewer backup?

A backup occurs when sewage overflows from your toilet, tub, sink or any drain in your home. They're common in older homes, homes with basements, and on lower floors.

Common Causes of Sanitary Sewer Backups:



Separated Joints: Underground pipes aren't solid, and can become disconnected at the joint. This causes wastewater to back up into your home.



Clogged Pipes: Clogs can be made of hair, kitchen grease, yard debris, diapers, paper towels, baby wipes and more. Never put these types of things down a drain or toilet!



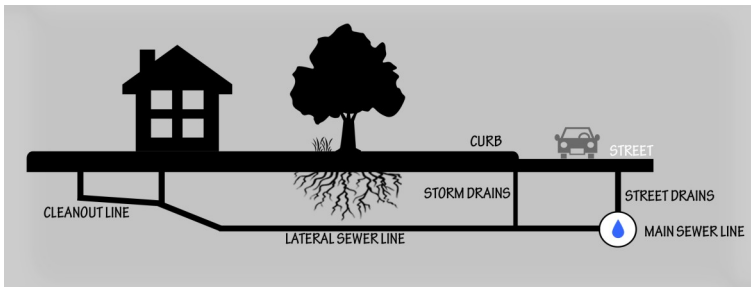
Root Damage: Trees may not be an issue when the pipes are installed, but years of growth can lead to issues later.



Cracks in the Pipe: Ground movement, roots, clogs, temperature, and poor installation can cause cracks in your pipes and lead to back ups.



Mainline Backups: Even with regular maintenance, backups are unavoidable. Causes include natural disaster, vandalism, and infrastructure breakdown.



What do I do once a backup is evident?

1. Try to carefully close as many drain openings as you can, using care with delicate ceramic plumbing fixtures.
2. Don't run any water down any drain in your home until the stoppage is cleared.
3. Check if your neighbors are experiencing any issues. This could indicate that the problem exists in the main line.
4. Call a plumber to assist with clearing the issue, closing your drains, and assessing the situation.
5. Call your utility to report the issue. They'll recommend action and check the main line for issues.
6. Call your homeowners' insurance company to determine what coverage may be available.

Who cleans up the mess?

You do. If the backup occurs in your line or in the main line as a result of anything other than the utility's negligence, it is your responsibility.

Your utility is not responsible for your service line, or for acts of nature or vandalism.. In most cases, your utility will help you coordinate clean up with a cleaning service, but ultimate financial responsibility may lie with you.

How can I prevent a sewer backup?

- A plumber can assess your risk and install a back-flow valve or sump-pump to help safeguard your basement.
- You can also use grease-fighting liquid dish detergents such as Dawn® to break up grease blockages.
- Never flush or wash these things down a drain:

Diapers / Hygiene Products - These are designed to be especially absorbent and don't dissolve quickly

Fat, Oil & Grease - Kitchen or auto grease, oil, and fat accumulates in pipes and forms clogs.

Facial Tissue / Paper Towels - Unlike toilet paper these aren't designed to dissolve in water over time

Wet Wipes - These don't dissolve quickly and can cause clogs even if the package says 'sewer safe'

Toys or Other Foreign Objects - These are a common problem in households with children.

What are utilities doing to prevent backups?

Your utility likely uses industry Best Practices to maintain its sewer systems and lessen the chance of stoppages. This may include video or physical inspections, cleaning, or degreasing. Even with this, some backups are unavoidable, especially if caused by vandalism.

Insurance Options

Your homeowners insurer may offer coverage for sewer and drain backups. It could provide thousands of dollars of coverage for relatively low cost. Ask your agent for more information, or contact the insurance carriers listed below.

- Allied Insurance
- Allstate
- American National
- Country Financial
- Farm Bureau Property & Casualty Company
- Colorado Farm Bureau Insurance
- Farmers Insurance
- Farmers Union Insurance
- Nationwide
- Progressive
- State Farm

Find more information online at csdpool.com/sewer

What should I do if I have a serious sewer backup event?

- 1** Carefully try to carefully close as many drains as you can, using care with ceramic plumbing fixtures.
- 2** Don't run any water down any drain in your home until the clogs are cleared.
- 3** Check if neighbors are having any issues. This could indicate that the problem exists in the main line.
- 4** Call a plumber to assist with clearing the issue, closing your drains, and assessing the situation.
- 5** Call your utility to report the issue. They'll recommend action and check the main line for issues.
- 6** Call your homeowners' insurance company to determine what coverage may be available.

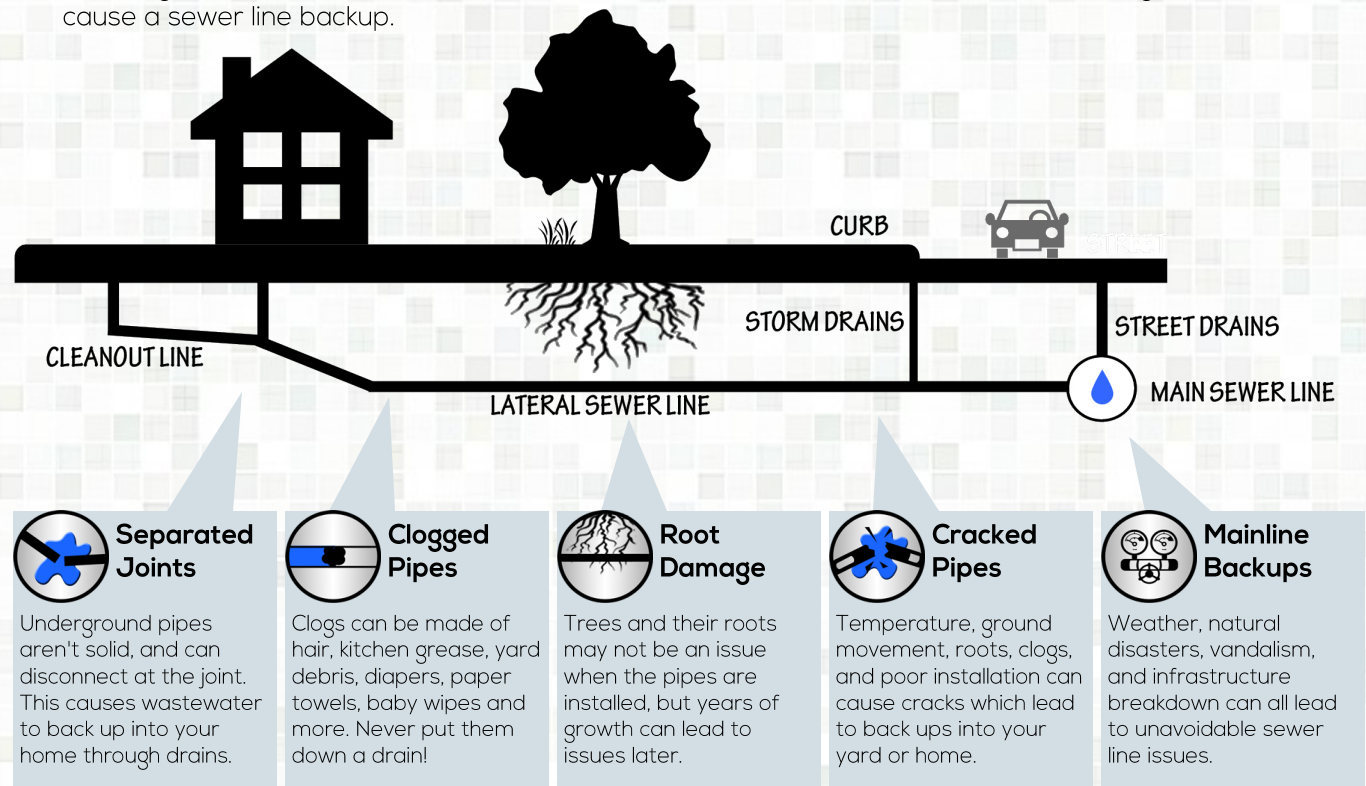
Who pays to clean up the mess?

In the vast majority of cases, you do. If the backup occurs in your service line or in the main line as a result of anything other than the utility's negligence, **it is your responsibility** to clean up the mess and restore the line.

Your utility is **not responsible** for your lines, or for acts of nature or vandalism. In many cases, the utility will coordinate clean up with a cleaning service to help minimize the damage, but the financial responsibility probably lies with you.

What Causes a Sewer Backup?

This diagram shows a typical home's lateral service lines, and explains some of the things that can cause a sewer line backup.



What can I do to safeguard my home from a sewer backup?

- Plumbers can assess your risk and install a back-flow valve to protect basements.
- You can use grease-fighting liquid dish soap like Dawn® to break up grease blockages.
- Review the list on this flyer of items to never flush or wash down a drain.
- Make sure your homeowners insurance policy includes coverage for sewer backups

What are utilities doing to prevent these issues?

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

Fortunately, most utilities use industry Best Practices to maintain sewer systems and lessen the risk of a stoppage. This includes video or physical inspections, the use of degreasing chemicals, and cleaning.



Don't Flush!

All the items listed below have been recovered from municipal sewer systems and caused costly damage and sewer back ups. **Always avoid putting these items down a drain.**

	Air Fresheners		Deceased Pets		Paper Towels	
	Automobile Fluids		Dental Appliances		Perfume and Bottles	
	Automobile Parts		Dental Floss		Pesticides	
	Bacon Grease		Egg Shells		Photographs	
	Baked Goods		Explosives		Plastic	
	Bandages		Eyeglasses		Poison	
	Barbecue Sauce		Facial Tissue		Powders	
	Batteries		Fat, Oil, or Grease		Prescription Drugs	
	Body parts		Fertilizer		Putties	
	Bones		Fireworks		Rags	
	Books		Fruit		Remote Controls	
	Bras		Food Solids		Rocks	
	Bread Dough		Glue		Rubber Bands & Balloons	
	Building Supplies		Gravy		Salad Dressing	
	Butter		Guns		Sanitary Pads	
	Cake Frosting		Hair and Fur		Shoes	
	Candles		Hair Brushes		Solvents	
	Cement		Houseplants		Sour Cream	
	Cell Phones		Houseplants		Small Appliances	
	Cheese		Hunting Decoys		Sponges	
	Cigarettes and Butts		Identification Cards		Sporting Goods	
	Cleaning Supplies		Insects		Styrofoam	
	Clothing		Jewelry		Syringes	
	Coffee Filters		Keys		Tampons & Applicators	
	Coffee Grounds		Keys		Teeth	
	Coffee Grounds		Kitchen Grease		Tools	
	Coals and Ash		Lard		Toothbrushes	
	Cosmetics		Lawn Mower Engines		Toothpaste	
	Cotton Balls		Light Bulbs		Toys	
	Cotton Swabs		Mayonnaise		Upholstery	
	Condoms		Metal Objects		Vegetables	
	Cooked Meat Drippings		Money		Watches	
	Cooking Oil		Oatmeal and Porridge		Wet Wipes	
	Diapers		Over the Counter Drugs		Yard Debris	
			Paint			
			Paper			

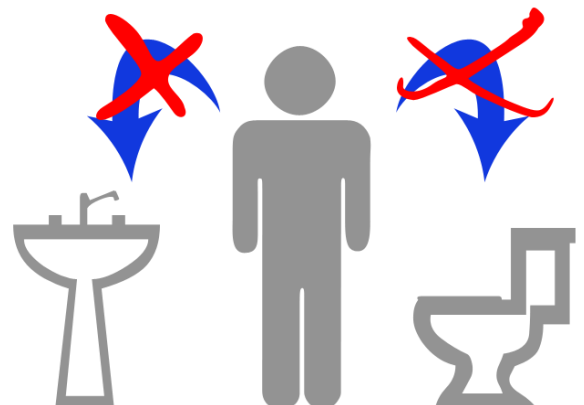
Drain Tips!

Just because it's not on this list doesn't mean you should flush it!

'Biodegradable' products don't degrade fast enough for you to flush! They should go in the garbage and will degrade at the landfill.

Don't buy the hype! 'Disposable' tampons and personal wipes should *not* be flushed! They are prime culprits in large blockages.

Use boiling water or dish detergents like Dawn® to help degrease your pipes and prevent blockages from forming.



Find more information online at csdpool.com/sewer

This information is provided courtesy of the Colorado Special Districts Property and Liability Pool and is intended to be a precautionary advisory and not an all inclusive preventative solution. Homeowners are strongly advised to consult insurance, plumbing, and sanitation utility professionals for additional information.