

Do I Need Sewer Line Insurance?

As a property owner, you are responsible for the wastewater pipes from your house to the main sewer line in the street.

As per the District's Rules & Regulations: "Construction of the building sewer, including connection to the structures served, installation of a clean-out immediately outside of the foundation wall and upstream of any change of direction of the sewer pipe greater than 22.5 degrees or every eighty feet of pipe run thereafter, shall be the responsibility of the owner of the improved property to be connected; and such owner shall indemnify and hold harmless the District, its officers, and agents from all loss or damage that may result, directly or indirectly, due to the construction of a building sewer on his premises or its connection to the service connection. The owner shall thereafter be obligated to pay all costs and expenses of operation, repair and maintenance, and of reconstruction, if needed of the building sewer and service connection."

The buried sewer/septic line on your property that carries waste away from your home can age, crack or leak due to simple wear and tear, tree roots or shifting ground. This line can also get blocked and cause waste water to backup into your home. Most basic homeowners insurance doesn't cover repairs to this line and as a homeowner, you could face expensive repair or replacement costs.

- Check with your homeowner's insurance to see what they cover in regards to sewer lines both inside and outside your home/dwelling.
- See if your current homeowner's insurance company offers additional coverage for pipes outside of your home/dwelling if they are not already covered.
- Before buying any additional Sewer Line Insurance do your research.
 - Determine beforehand what is covered and what is not covered.
 - Check reviews of the Sewer Line Insurance Company.
 - Check them out with the Better Business Bureau.
 - Always read the "fine print" to understand exactly what you are purchasing.
 - Do not be afraid to ask questions.

Ways to reduce your risk of having a problem with your sewer lines:

- ✓ Know where your lines are on your property.
- ✓ Do not dig on your property without contacting Dig Safe® 1-888-DIGSAFE at least 3 business days before you start digging.
- ✓ Do not plant trees/shrubs near your sewer lines.
- ✓ Do not flush anything other than pee, poop and toilet paper down the toilet.
- ✓ Place food scraps in the trash or compost not a garbage disposal.
- ✓ Schedule a video inspection of your sewer line. Contact our office at 207-633-4663 between 7:00am and 3:30pm for a list of contractors that can provide this service.