

Sewer Backups

Information and Resources for Colorado 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:

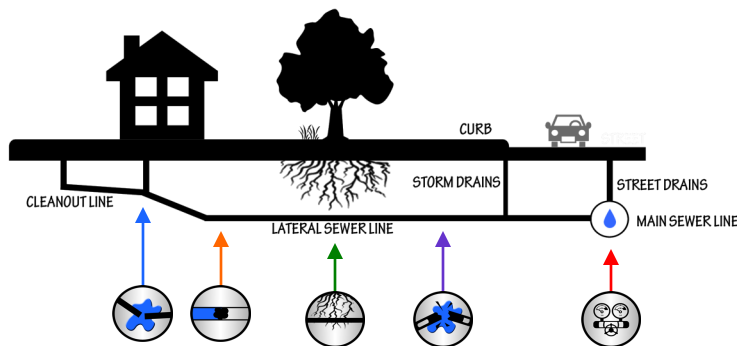
Separated Joints: Underground pipes aren't solid, and can become disconnected at the joint. This causes wastewater to back up into your home.

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 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
- USAA

Find more information online at coveryourflush.com

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