

good to know...

SEWER BACKUP

A guide to protecting your home



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Maximize your insurance coverage

Installing specific loss mitigation devices will maximize the coverage limit that is available to you on your Water Escape/Sewer Backup Extension endorsement. Ask your broker for details about the value of having a sump pump with backup power and/or backwater valves in your house.

Canadian municipalities are working hard to **reduce risks of urban flooding** by replacing and updating aging sewer systems and increasing capacity.

Most homeowners don't think about preventing water damage until it's too late. And yet, water damage can be devastating to your home and your family's overall health. Even if you've never experienced a sewer backup loss before, climate change and increased frequency of severe rainstorms may leave you and your family at risk.

Personal property, including sentimental items or family heirlooms, as well as basement flooring, walls, furniture, furnaces and water heaters may be damaged or destroyed. In some cases, homeowners must temporarily relocate while repairs are made. Protect your family from potential related health effects, such as respiratory problems associated with dampness and mould growth.

Your **home and health** are valuable. Feel confident knowing you've taken preventative measures.

Install a window well cover.



Consider a rain barrel.

Good to know... while the possibility of a sewer backup loss can never be eliminated entirely, there are steps you can take to help reduce the risk and the amount of property damage that can occur.

SEAL CRACKS IN FOUNDATION WALLS AND BASEMENT FLOORS

This is a simple way to help reduce the risk of basement water damage. In most cases, existing cracks can be sealed from the inside of your home and do not require excavation around your foundation.

INSTALL WINDOW WELLS AND COVERS AND KEEP THEM CLEAR OF DEBRIS

Window wells significantly improve drainage around basement windows and help to prevent windowsill rot. Plastic sheeting can also act as an inexpensive barrier.

ADD A WEEPING TILE OR FOUNDATION DRAIN

Homes built before the 1950s may not have them, but weeping tile or foundation drains can play an important part in drainage around your home. Consider adding one if your home is currently without.

DISCONNECT YOUR EAVESTROUGH DOWNSPOUTS FROM YOUR WEEPING TILE OR THE SANITARY SEWER DRAIN

Downspouts are intended to move water from your eavestroughs to a minimum distance of 1.8 metres (six feet) away from your home to a porous surface on your lot, such as your lawn or garden. Downspouts connected to your weeping tile or sanitary sewer drain can overwhelm either system with water, which can result in a sewer backup. Also, ensure you do not redirect your downspouts onto driveways or sidewalks that may ice over in the winter creating a falling hazard.

CONTOUR YOUR LANDSCAPING TO GRADE AWAY FROM YOUR HOUSE

Runoff from a two-storey home after a 25-mm rainfall can fill five bathtubs. Diverting water from your home naturally can help to keep your basement dry.

DON'T STORE IRREPLACABLE ITEMS IN YOUR BASEMENT

Water damage is often irreparable. Keep important documents and sentimental heirlooms high and dry.

DISCONNECT YOUR WEEPING TILE FROM THE SANITARY OR STORM SEWER DRAIN AND INSTALL A SUMP PIT AND SUMP PUMP

Weeping tile connected to the sanitary or storm sewer drain increases the amount of water flowing into the municipal sewer system during a heavy rainfall and the potential for sewer backup. A sump pump can be used to pump water to the surface where it can safely run off.

Consult your municipal government to confirm the correct pathway for water runoff.

Sump pumps require electricity and turn off during power failures. Have your sump pump connected to a reliable backup power source, such as a battery or generator, so it works when you need it most.

Sump pump



Backwater valve

INSTALL A BACKWATER VALVE

Mainline backwater valves allow sewage to flow out of your house, but not back in, when the sanitary sewer system becomes overwhelmed. Have a professional install the type of backwater valve recommended by your municipality, securing proper permits.

Tips for homeowners

THERE ARE PREVENTATIVE MEASURES YOU CAN TAKE TO AVOID SEWER BACKUP:

Avoid pouring fats, oils and grease down your drains. Over time, they build up and create blockages which can lead to a sewer backup. Dispose of these substances with your regular food waste.

Regularly clean your eavestroughs and downspouts. Cleaning and maintaining them at least once a year avoids clogging, decreasing the possibility of a sewer backup.

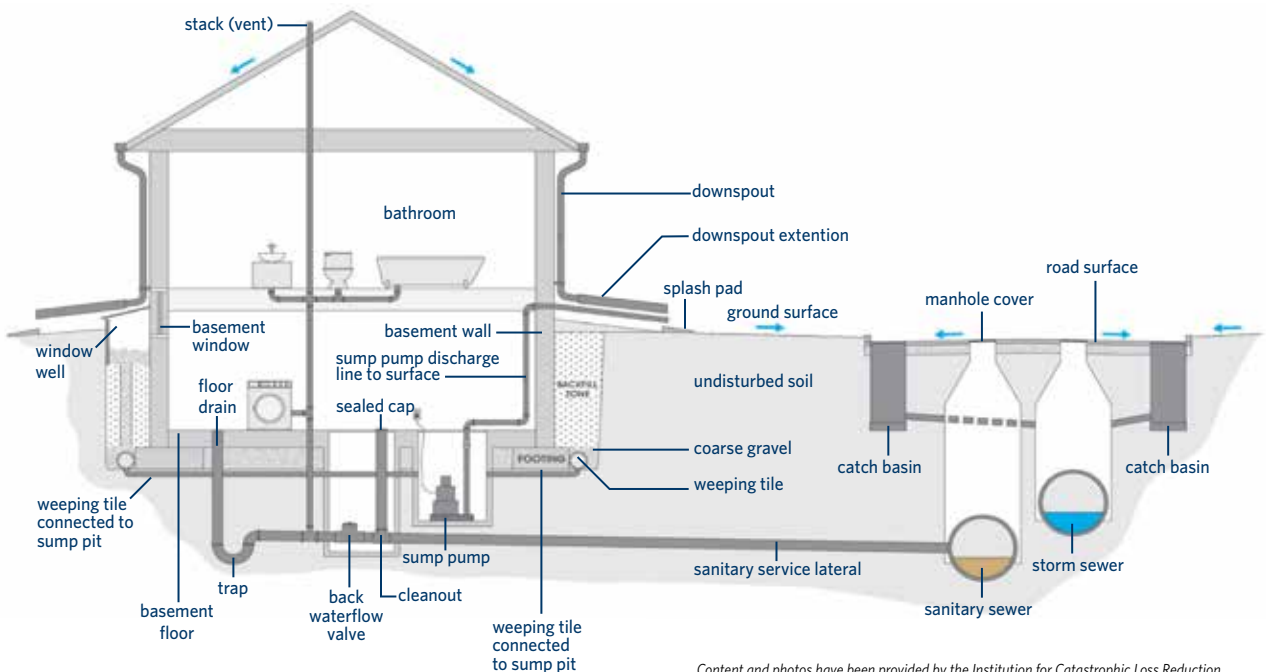
Reduce your water use during severe storms. Wait until a few hours after a storm ends to use your bath or shower, run your dishwasher or do your laundry.

Keep storm sewer grates clear of leaves, debris, ice and snow. When storm sewer systems are clogged, there is a higher probability of water flowing back toward your property. If you notice repeated clogging of your street's sewer grate, contact your municipal government.


Need help with funding?

Many Canadian municipalities provide subsidy and loan programs for some of the risk reduction measures detailed in this guide. The Institute for Catastrophic Loss Reduction (ICLR) maintains a current list of municipal subsidy and loan programs on their website.

BASEMENT FLOOD REDUCTION



Content and photos have been provided by the Institution for Catastrophic Loss Reduction.



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