

# DOES YOUR INSURANCE COVER **SEWER AND WATER DAMAGE?**

While the purpose of homeowners' insurance is to protect your property, most policies do not include damage related to sewage backups and water damage. In most cases, the homeowner will need to purchase a special rider that provides coverage in the event that either of these events occurs. It is especially important to make certain that areas of your home that lie below ground are adequately insured.

If you are not sure what damage your policy includes, then contact your home insurer and find out what sewage backup insurance is available through your current policy or what additional insurance can be purchased to address these issues.

As with other municipalities, the JSA does not assume financial responsibility for damages that result from sewer backups related to conditions that are beyond our control.

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## WHAT DO I IF THERE IS A **PROBLEM WITH THE SEWER?**

If you experience a sewer back-up or if all of the wastewater drains in your residence or business are stopped up, please call JSA at (270) 575-0056. JSA will check the sewer main to ensure it is operating properly. If the problem is in JSA's sewer main, the stoppage will be cleared, the sewer repaired, or the problem otherwise addressed by JSA.

If the problem is not located within the JSA system, the property owner will be advised to contact a plumber or sewer contractor. JSA personnel will not perform any work on private property except within a public easement.

## WHAT ARE THE **PROPERTY OWNER'S RESPONSIBILITIES?**

The property owner is responsible for all maintenance, operation, and cleaning of the sewer service lateral from the building to the point of connection with the JSA main sewer. Repairs and reconstruction of the sewer service lateral from the building to a public roadway shall be the responsibility of the owner.

If the property owner's contractor is unable to clear a stoppage due to a structural defect in the sewer service lateral located within public right-of-way, JSA should be notified while the contractor is still on location. JSA may perform a repair of the sewer service lateral located within the public right-of-way at no charge to the customer. If the homeowner elects to pursue a repair on a portion of the service lateral located within the right-of-way

with a private plumber, JSA will not reimburse the homeowner for the repair. Prior to any work on a sewer service lateral, JSA may also require the property owner to install a cleanout (inspection/cleaning port) one on the service lateral at the easement or right-of-way line.

## WHAT IF THE PROBLEM IS JUST A **SEWER ODOR IN MY HOUSE OR BUSINESS? WHAT SHOULD I DO?**

Turn on all water sources in your house or business and pour water in any floor drains to ensure that the traps are full of water. If this does not help the situation, contact a plumber or sewer contractor.

## HOW MUCH DOES IT **COST TO HAVE JSA CHECK ON A SEWER PROBLEM?**

JSA does not charge for evaluating the location of the problem or correcting a stoppage or defect located within JSA's right-of-way. This work is financed through sewer user fees. JSA, however, will not assume the cost of the plumber or contractor's call, regardless of the location of the stoppage.