

PROTECT YOUR HOME FROM WATER DAMAGE AND SEWER BACK-UP

BREEZING THROUGH THE DOORS OF YOUR NEW SIXTH FLOOR CONDO YOU HEAR A DRIPPING SOUND AND SPOT A HORRIFYING WET STAIN ON THE CEILING. YIKES, IT'S LEAKING ONTO YOUR NEW LEATHER COUCH! YOU'RE 6 FLOORS ABOVE THE NEAREST STORM DRAIN, HOW COULD SEWER BACK-UP INSURANCE POSSIBLY COVER YOUR LOSSES?

When it comes to sewer back-up situations, most property owners think of the black sludge that covers a basement after a sump pump is outrun by a severe rainstorm. However, even if your home is nowhere near ground level, sewer back-up insurance can cover your costs if escaping water damages your property. Without such protection, you could find yourself in a mess—both literally and financially!

Sewer back-up insurance typically covers you for losses or damage caused by water that has accidentally escaped from a sewer, drain,

storm drain, sump, septic tank, eaves-trough or downspout. Many property insurance policies limit or exclude coverage for these types of losses.

Whether you own or rent your home, adding a sewer back-up endorsement to your property policy can cover the cost of damages and clean up after this type of disaster.

Talk to us. We'll explain what your policy covers and help provide protection that's right for you!

3 SIMPLE STEPS YOU CAN TAKE TO HELP AVOID WATER DAMAGE LOSSES

- Place downspouts on the outside of your home.
- Install window wells on basement windows.
- Check to make sure your sump pump is in working order.