

CITY OF MOUND CITY

Sewer Backup Policy

The City of Mound City will investigate all sewer backups immediately upon notice to determine the cause of the overflow and identify any corrective action.

Sewer backups can have a variety of causes. The City will investigate each backup individually in order to determine the cause. This determination will then help the City's insurer establish if the homeowner will be offered compensation for damages and cleanup costs.

In the event of a sewer backup, the homeowner has a personal duty to protect their own property, regardless of who pays for it. The homeowner must exercise the following emergency procedures to protect their own property and minimize any damage:

1. Notify the City of the backup.
2. Contact your homeowner's insurance agent for guidance on submitting a claim to your insurer.
3. Photographs should be taken of the backup both prior to and after removing the water and sewage.
4. All water and sewage should be immediately removed from the affected area.
5. Remove all wet rugs, clothes, boxes and other items from the affected area.
6. A professional carpet cleaning service should be called immediately to extract water from any affected carpet. The carpet should then be cleaned and deodorized.
7. If the water was high enough to involve a motor on a furnace, or electrical appliance, a reputable repair service should be called in to remove the motor and have it dried. In most cases, a motor can be dried without incurring any damage to the motor.
8. All concrete floors or tile floors should be washed down with fresh water, and then washed with a strong germ and odor killing solution.
9. All items that have finely machined parts, such as sewing machines and typewriters, should be taken immediately to a repair facility so that they may be cleaned and oiled.
10. All items contained inside a wet box should be removed and dried, and the boxes thrown out.
11. All wood items (including furniture) should be thoroughly dried and wiped with an oil base wood polish.
12. All wet paper items should be removed from the affected area and stored outside or disposed of, depending on the value.
13. The affected area should then be properly dried through ventilation, use of floor fans, and a dehumidifier if available.
14. Stop at that point and wait for the MIRMA Claim Representative to inspect the remaining damage, if any, and to obtain further instruction with regard to repair or replacement. Instruct them NOT to throw anything out, except for inexpensive paper products until the insurers have had a chance to inspect them.
15. Should the homeowner refuse to cooperate with these emergency measures, the homeowner should be informed that if damage occurs as a result of the homeowner's delay in action, that portion of their loss will not be covered. By law, the homeowner has the duty to minimize the damage regardless of the fault or who is paying for the loss.

Following notice received by the city a log entry will be completed, and notice will be forwarded to the sewer department. Upon arrival at the site procedures will be undertaken to determine if the overflow is a result of blockage of the city main.

If the city main does not appear to be blocked then the homeowner shall be immediately contacted and informed that the blockage is not in the city main. The homeowner may be permitted see the evidence that the city main is not blocked. **Under no circumstances will any city employee attempt to clean the residential service line.** A report shall be completed of the incident with the actions taken noted.

If the city main is found to be blocked the city will take photographs of the interior of any and all effected houses prior to and after reopening the main. Appropriate methods to identify and remove the blockage shall be undertaken. The main shall then be cleaned and inspected. Repeated cleaning shall be conducted as necessary until the line is found to be fully cleaned. A report shall be completed of the incident with the actions taken noted. The cause of the blockage shall be

identified (i.e. Root growth, grease buildup, foreign object) and any contributing factors listed (i.e. Cracked, damaged or collapsed pipe, offset bell, intruding connection, insufficient slope or etc). The appropriate, reasonable method to prevent reoccurrence shall also be listed (i.e. Replace pipe, repair connection, etc). In the event of a grease build up or foreign object in the line then actions shall be taken to determine the source. The line shall be placed on a routine preventive maintenance schedule until corrective actions can be taken to prevent reoccurrence.

All reports shall be forwarded to MIRMA within two days for claims processing. Any additional information shall be provided, even if there has been a significant amount of time between when the claim was reported and when the new information was learned. Even if the claim has closed, we may still have subrogation possibilities.