



****IMPORTANT NOTICE****

Homeowners Sewer Backup Insurance Coverage

From time-to-time, sewer lines may experience backup conditions resulting in sewage entering homes through low lying drains or other plumbing facilities. Should such an event occur, please contact the Authority immediately at 215-672-8011. We will promptly assist in determining the location and cause of the backup. Depending on the situation, the Authority can also assist by arranging emergency sewage clean-up services through its insurance company.

The causes of sewer backups are many and may be associated with the home's wastewater collection and conveyance system or the Authority's sewage infrastructure. Please be aware that under the governmental immunity laws of Pennsylvania, the Authority is generally not legally responsible for the costs of sewage backup cleanup or repair. Complicating matters is the fact that most basic homeowner insurance policies do not include coverage for sewer backup events. As a result, these costs which can be substantial may fall to the homeowner.

It is for these important reasons that the Authority strongly encourages its valued customers to proactively review their current homeowner's policy with their insurance agent to confirm they have adequate coverage for damage resulting from the backup of sewers, drains and sump pumps.

Sewer backups can occur at any time. Homeowners can ensure they have one less thing to worry about by confirming they have adequate coverage for such events.

Thank you for your cooperation.

Horsham Water & Sewer Authority